

DRAFT

September 25, 2013

# City of Mishawaka

2014 Action Plan – Draft



# City of Mishawaka - 2014 Action Plan

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# Annual Action Plan

The CPMP Annual Action Plan includes the SF 424 and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations.

## Narrative Responses

### ACTION PLAN

Annual Action Plan includes the SF 424 and is due every year no less than 45 days prior to the start of the grantee's program year start date. HUD does not accept plans between August 15 and November 15.

#### **Executive Summary 91.220(b)**

1. The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

The City of Mishawaka is an "entitlement city," determined by the U.S. Department of Housing and Urban Development (HUD) and receives community development funding. Entitlement Cities receive this funding based on a complex formula calculating various factors, including the total population, the percentage of pre-1940's housing stock and the number of people living in poverty. The City of Mishawaka is one of the smallest cities in Indiana to receive funding directly from HUD. Cities and towns smaller in population must go to the State of Indiana to receive this funding. The funding the City of Mishawaka receives is the Community Development Block Grant or CDBG.

Entitlement Cities must develop a five-year Consolidated Plan to outline the community's needs and strategies to address the needs in the community. The Consolidated Plan must review a wide-range of community items, including public infrastructure, public facilities, social services, housing affordability, housing conditions, parks, employment opportunities, business attraction and public housing. After assessing the community's needs, the City of Mishawaka must outline goals to achieve in the years covered by the plan. The City of Mishawaka partnered with the City of South Bend and the St. Joseph Housing Consortium to write the current Consolidated Plan and it covers the years 2010-2014. The goals listed below are from the 2010-2014 Consolidated Plan.

Category	Strategy	Type of Program
Housing	Direct Homeownership Assistance	First Time Homebuyer
Housing	Direct Homeownership Assistance	Lease to Own
Housing	Indirect Homeownership Assistance	Habitat for Humanity Partnership
Housing	Minor Owner-Occupied Home Rehabilitation	Summer of Service
Housing	Support Code Enforcement	Department of Code Enforcement
General Community Development	Acquisition of Real/Vacant/Blighted Property	Spot Blight Elimination/Intent to Rebuild
General Community Development	Clearance and Demolition of Unsafe Sites	Spot Blight Elimination/Demolition
General Community Development	Provide Funding for Street Improvements	Department of Engineering
General Community Development	Provide funding for Sidewalks	Department of Engineering
Public and Social Services	Provide Funding for Public Services	Various Local Social Service Programs

Each year the City of Mishawaka receives an allocation of CDBG funding. In 2014, the City of Mishawaka expects to receive a CDBG allocation of \$470,458 and expect to collect \$65,000 program income. While not currently on hand, the program income the City of Mishawaka will collect in 2014 will be funneled back into CDBG eligible housing projects.

The City of Mishawaka also receives an allocation of HOME funding from the St. Joseph Housing Consortium. The HOME Investment Partnerships Program is another grant from HUD and is administered by the City of South Bend on behalf of the St. Joseph Housing Consortium. HOME funds can only spent on affordable housing projects, such as homeownership or rental opportunities.

The City of Mishawaka will utilize the chart above to guide its funding allocations to improve the community in 2014. The allocation and funding will cover projects occurring from January 1, 2014 until December 31, 2014. This is the last year of the current Consolidated Plan.

### **Citizen Participation 91.220(b)**

2. Provide a summary of the citizen participation and consultation process (including efforts to broaden public participation in the development of the plan.
3. Provide a summary of citizen comments or views on the plan.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

The citizen participation process for the 2014 Action Plan included many facets of communication, public meetings, private consultations with stakeholders and an open public comment period. The Cities of Mishawaka and South Bend conducted public meetings in July to present ideas and projects for possible funding. The two meetings had the same agenda but were held at different locations and at different times of day to accommodate a variety of schedules.

Notices for the meetings are included in Appendix A. The notices were published in the South Bend Tribune. Stakeholders from local service providers and advocacy groups made up the primary attendees. Attendance remained unchanged from the previous year. Staff held meetings on the following dates:

Date	Time	Location	# of Attendees
July 10, 2013	2:30 PM	Mishawaka	6
July 10, 2013	5:30 PM	South Bend	8

The City of Mishawaka released a draft copy of this document for public comment on September 25, 2013. Copies were available on the City's website as well as in the all public libraries and the City of Mishawaka Development Department office. Comments from the consultations and the public are included as part of Appendix B.

## **Resources 91.220(c)(1)) and (c)(2)**

5. Identify the federal, state, and local resources (including program income) the jurisdiction expects to receive to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.
6. Explain how federal funds will leverage resources from private and non-federal public sources.

The City of Mishawaka is located within St. Joseph County, Indiana. St. Joseph County is located along the Michigan/Indiana border and is one of the largest counties in Indiana, covering 467 square miles. It has a mix of rural and urban amenities and is home to eight colleges, including the University of Notre Dame. Mishawaka is what the U.S. Department of Housing and Urban Development (HUD) calls an entitlement city because the City receives an allocation of the Community Development Block Grant (CDBG) funds each year. Funding resources from HUD are allocated to the cities based on formulas calculating data from the U.S. Census, including the need in the community, the general population numbers, the number of pre-1940's housing stock, and other general information.

The City of Mishawaka is directly east of the City of South Bend, home of the University of Notre Dame. Together, these cities and St. Joseph County form the St. Joseph County Housing Consortium. The consortium shares an annual allocation of HOME Investment Partnerships Program (HOME) dollars. The staff at the City of South Bend is responsible for the implementation and administration of the HOME funds at the behest of the St. Joseph County Housing Consortium. All further information regarding the HOME grant will be discussed in the Action Plan published by the City of South Bend.

The City of Mishawaka has a fiscal year that begins January 1<sup>st</sup> and ends December 31<sup>st</sup>. The 2014 allocation will begin funding projects at the beginning of the calendar year. However, the federal budget has been delayed in previous years and many projects do not get underway until early summer. The 2014 fiscal year may follow this same pattern. Either way, this document will serve as a guideline for how the City of Mishawaka will spend those dollars in 2014.

Table I-I shows the types of grants allotted by the City of Mishawaka, the expected amount, and eligible uses. In 2013, annual allocation was \$470,458. The allocation has steadily varied over the years with an increase from 2012 to 2013. With the federal budget sequester requirements and the 2014 federal budget still undecided, the City of Mishawaka will estimate a flat allocation for 2014 with the ability to amend the individual project allocations as the federal funding allocations are finalized.

**Table I-I: Annual Allocations of Grant Dollars for the City of Mishawaka, 2014.**

Source	Eligible Use	2014 Estimated Allocation	2010-2013 Allocations Total
CDBG	Supply decent housing, expand economic opportunities, and provide services for persons earning 80 percent or less of median family income. Eliminate slum and blight	\$470,458	\$1,982,849

In addition to the annual allocation, the City of Mishawaka utilizes program income. Program income comes from the sale of houses renovated with CDBG dollars and sold to homeowners. The income that comes back from these sales can go back into CDBG eligible activities, such as renovations to more homes. For the start of the 2014 fiscal year, the City of Mishawaka will not have any program income to utilize. However, the City of Mishawaka expects to collect \$65,000 of program income in 2014 and those funds will be allocated to CDBG eligible housing activities.

Social service providers, including those who serve the homeless and people living with HIV/AIDS, rely on other sources of funding. The United Way of St. Joseph County provides 23 agencies with financial support and partners with 13 partner/collaboration agencies to provide services in the community. Some of those agencies also apply to

the State of Indiana for other resources, many of which also come from the U.S. Department of Housing and Urban Development. However, agencies must submit competitive applications to receive these funds over other agencies throughout the state of Indiana. For many of the social service agencies, the total funding they will acquire over the next year will exceed \$2 million of private and public resources.



## Annual Objectives 91.220(c)(3)

**\*If not using the CPMP Tool:** Complete and submit Table 3A.

**\*If using the CPMP Tool:** Complete and submit the Summary of Specific Annual Objectives Worksheets or Summaries.xls

**Goals and objectives to be carried out during the action plan period are indicated by placing a check in the following boxes.**

<input checked="" type="checkbox"/>	<b>Objective Category Decent Housing</b> Which includes:	<input checked="" type="checkbox"/>	<b>Objective Category: Expanded Economic Opportunities</b> Which includes:	<input checked="" type="checkbox"/>	<b>Objective Category: Expanded Economic Opportunities</b> Which includes:
<input type="checkbox"/>	assisting homeless persons obtain affordable housing	<input checked="" type="checkbox"/>	improving the safety and livability of neighborhoods	<input type="checkbox"/>	job creation and retention
<input type="checkbox"/>	assisting persons at risk of becoming homeless	<input checked="" type="checkbox"/>	eliminating blighting influences and the deterioration of property and facilities	<input type="checkbox"/>	establishment, stabilization and expansion of small business (including micro-businesses)
<input checked="" type="checkbox"/>	retaining the affordable housing stock	<input type="checkbox"/>	increasing the access to quality public and private facilities	<input checked="" type="checkbox"/>	the provision of public services concerned with employment
<input checked="" type="checkbox"/>	increasing the availability of affordable permanent housing in standard condition to low-income and moderate-income families, particularly to members of disadvantaged minorities without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability	<input type="checkbox"/>	reducing the isolation of income groups within areas through spatial deconcentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods	<input type="checkbox"/>	the provision of jobs to low-income persons living in areas affected by those programs and activities under programs covered by the plan
<input type="checkbox"/>	increasing the supply of supportive housing which includes structural features and services to enable persons with special needs (including persons with HIV/AIDS) to live in dignity and independence	<input type="checkbox"/>	restoring and preserving properties of special historic, architectural, or aesthetic value	<input type="checkbox"/>	availability of mortgage financing for low income persons at reasonable rates using non-discriminatory lending practices
<input type="checkbox"/>	providing affordable housing that is accessible to job opportunities	<input type="checkbox"/>	conserving energy resources and use of renewable energy sources	<input type="checkbox"/>	access to capital and credit for development activities that promote the long-term economic social viability of the community

7. Provide a summary of specific objectives that will be addressed during the program year.

The goals set in the 2010-2014 Consolidated Plan cover the City of Mishawaka as well as the City of South Bend and the St. Joseph Housing Consortium. For the purpose of this document, the strategies listed are only those for which the City of Mishawaka will be administratively responsible. The objectives and goals will be addressed with the 2014 allotment of CDBG dollars. The one-year goal will be obtainable if the allocation remains level at \$470,458.

Objective categories and outcomes have been pre-selected for the City of Mishawaka by HUD. There are three objective categories and three outcome categories. The three objective categories are:

1. Providing decent housing
2. Creating a suitable living environment
3. Creating economic opportunities

The three outcomes are:

1. Improving availability or accessibility of units or services
2. Improving affordability not just of housing but also of other services
3. Improving sustainability by promoting viable communities

Every goal, strategy and project must meet one of the above objectives and outcomes. The goals and strategies on the next pages show the one-year measurable outcome under the above HUD measurements for the 2014 fiscal year.

Strategy	Type of Program	Objective	Outcome
Direct Homeownership Assistance	First Time Homebuyer	Decent Housing	Improving Affordability
Direct Homeownership Assistance	Lease to Own	Decent Housing	Improving Availability
Indirect Homeownership Assistance	Habitat for Humanity Partnership	Decent Housing	Improving Availability
Minor Owner-Occupied Home Rehabilitation	Summer of Service	Decent Housing	Improving Sustainability
Support Code Enforcement	Department of Code Enforcement	Decent Housing	Improving Sustainability
Acquisition of Real/Vacant/Blighted Property	Spot Blight Elimination/Intent to Rebuild	Creating a suitable living environment	Improving sustainability

Strategy	Type of Program	Objective	Outcome
Clearance and Demolition of Unsafe Sites	Spot Blight Elimination/Demolition	Creating a suitable living environment	Improving sustainability
Provide Funding for Street Improvements	Department of Engineering	Creating a suitable living environment	Improving sustainability
Provide funding for Sidewalks	Department of Engineering	Creating a suitable living environment	Improving sustainability
Provide Funding for Public Services	Various Local Social Service Programs	Creating a suitable living environment	Improving availability

## Description of Activities 91.220(d) and (e)

**\*If not using the CPMP Tool:** Complete and submit Table 3C

**\*If using the CPMP Tool:** Complete and submit the Projects Worksheets and the Summaries Table.

8. Provide a summary of the eligible programs or activities that will take place during the program year to address the priority needs and specific objectives identified in the strategic plan.

Describe the outcome measures for activities in accordance with Federal Register Notice dated March 7, 2006, i.e., general objective category (decent housing, suitable living environment, economic opportunity) and general outcome category (availability/accessibility, affordability, sustainability).

The City of Mishawaka will complete the following projects in 2014. Awards for these projects are subject to change from the public comment period and approval by the City of Mishawaka. Complete project worksheets are included as Appendix C.

Organization	2014 Funding	Objective Category	Outcome Category
<b>Public Services</b>	<b>\$70,500</b>		
Penn Township Food Pantry	\$10,000	Sustainable Living Environment	Availability/ Accessibility
YWCA – Domestic Violence Shelter	\$8,500	Sustainable Living Environment	Availability/ Accessibility
Real Services – <i>Older Adult Crime Victim Program</i>	\$6,500	Sustainable Living Environment	Sustainability
Real Services – <i>Adult Guardianship</i>	\$6,500	Sustainable Living Environment	Sustainability
Boys and Girls Club	\$39,000	Sustainable Living Environment	Availability/ Accessibility

<b>Organization</b>	<b>2014 Funding</b>	<b>Objective Category</b>	<b>Outcome Category</b>
<b><i>Administration and Fair Housing</i></b>	<b><i>\$94,091</i></b>		
City of Mishawaka - Administration	\$82,091	N/A	N/A
South Bend Human Rights Commission – <i>Fair Housing Workshop</i>	\$2,000	Sustainable Living Environment	Sustainability
South Bend Planning and Admin	\$5,000	N/A	N/A
South Bend Human Rights Commission – <i>Fair Housing</i>	\$5,000	Sustainable Living Environment	Sustainability
<b><i>Housing and Other Community Development</i></b>	<b><i>\$305,867</i></b>		
City of Mishawaka – Slum/Blight Intent to Rebuild	\$159,586	Sustainable Living Environment	Sustainability
City of Mishawaka – Clearance and Demolition	\$30,000	Sustainable Living Environment	Sustainability
City of Mishawaka – Public Infrastructure	\$67,781	Sustainable Living Environment	Sustainability
City of Mishawaka – Wheelchair Ramp Program	\$5,500	Improving Decent Housing	Sustainability
City of Mishawaka – Self Sufficiency Homeownership Program	\$25,000	Improving Decent Housing	Affordability
City of Mishawaka – Summer of Service	\$18,000	Improving Decent Housing	Sustainability

### **Geographic Distribution/Allocation Priorities 91.220(d) and (f)**

9. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
10. Describe the reasons for the allocation priorities, the rationale for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) during the next year, and identify any obstacles to addressing underserved needs.

According to the 2010 Census, St. Joseph County was home to 266,931 individuals. That is a 8.04 percent increase from the 1990 census. South Bend, the neighboring city to the west and county seat for St. Joseph County actually saw a decrease in population over the past two decades. The City of Mishawaka experienced significant growth, with a 13.24 percent increase over the past 20 years. Table III-I shows the population growth of St. Joseph County and the cities since 1990.

*Table III-I:  
Estimated  
Population by  
CDBG City and  
County.  
Source: U.S.  
Census and  
STATS Indiana.*

	1990	2000	2010	Change from 1990-2010
Mishawaka	42,608	46,557	48,252	13.24%
South Bend	105,511	107,789	101,168	-4.11%
St. Joseph County	247,052	265,559	266,931	8.04%

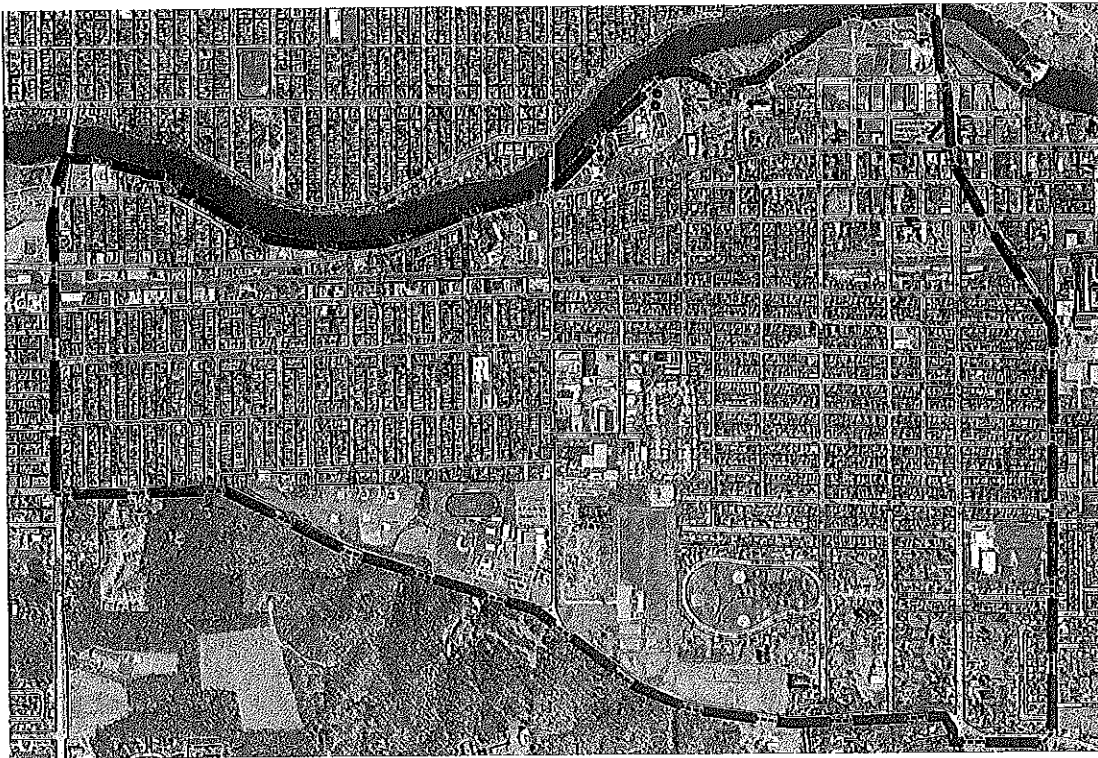
The City of Mishawaka plans to continue its focus in the Milburn Boulevard Area. The St. Joseph River on the North, Panama/12th Street on the South, Ironwood Drive on the West and Union Street on the East define the Milburn Boulevard Area. This area contains Census Tracts 101 and 102 with a population of 8,685 residents.

This neighborhood was targeted for several reasons, one of which is the documented economic need in the area. The area has a higher unemployment rate than the City of Mishawaka. In 2011, the unemployment rate for census tract 101 was 14.96 percent and the unemployment rate for census tract 102 was 9.26 percent. Both were higher than the City's unemployment rate of 8.8 percent. Of the total population for the area, 4,945 (56.6%) are considered low-moderate income. 19.16 percent of the population lived at or below the poverty level in 2011.

This is a densely populated area that is largely residential with a mixture of owner occupied homes and rental properties. The U.S. Postal Service reported in September 2010 that an 52 percent of the residential properties were vacant for 12 months prior.

Yet, the homeownership rate for the area is still much higher than the rate for the entire City, 68.47 percent for the targeted area compared to 52.82 percent for the City of Mishawaka. HMDA reports that one quarter of all mortgages in the City of Mishawaka are high-cost mortgages. A high cost mortgage is a mortgage with higher than normal interest rates or fees, typically given to homebuyers with lower incomes or credit issues. Since many of the homeowners, 29.87 percent, in the area have a high cost burden, paying more than 30 percent of their income towards housing cost, the area is prime for housing abandonment or decline.

*Figure I-I: Map of the Milburn Boulevard Target Area, City of Mishawaka, Department of Community Development, 2013.*



The St. Joseph County Housing Consortium prepared an Analysis of Impediments to Fair Housing (AI) in June, 2010. The AI found no substantial impediments to fair housing, however areas exist where access to housing could be improved:

1. Monitor federal guidelines for measuring income.

2. Continue analysis and efforts to expand the partnership of the Human Rights Commission of South Bend to the City of Mishawaka and St. Joseph County.
3. Support economic development efforts that improve employment prospects for low- and moderate-income individuals.

CDBG funding for programs is directed to programs and projects that meet the following criteria:

- Meet a goal of the 2010-2014 Consolidated Plan
- Demonstrate a significance of need
- Serve an eligible area within Mishawaka
- Project or program is eligible under HUD rules
- Create a visual impact in the neighborhood, particularly if an infrastructure project
- Benefits persons at-risk of homelessness or who are homeless
- Benefits a special needs population
- Serves a low to moderate income census tract

Activities and projects that meet all the above criteria receive the highest priority, reducing the amount of funding spent on programs or projects that meet only few or none of the above criteria.

One of the most difficult tasks the City of Mishawaka has is finding adequate funding to meet the underserved needs. The City strives to support as many programs as possible; however, the limited funds they currently receive do not support the demand for services and the many different services those in poverty often need. Funding may be adequate enough to provide some direct services a client, but it may not cover all the services or the administrative expenses that come with providing the services to the client.



## **Annual Affordable Housing Goals 91.220(g)**

***\*If not using the CPMP Tool:*** Complete and submit Table 3B Annual Housing Completion Goals.

***\*If using the CPMP Tool:*** Complete and submit the Table 3B Annual Housing Completion Goals.

11. Describe the one-year goals for the number of homeless, non-homeless, and special-needs households to be provided affordable housing using funds made available to the jurisdiction and one-year goals for the number of households to be provided affordable housing through activities that provide rental assistance, production of new units, rehabilitation of existing units, or acquisition of existing units using funds made available to the jurisdiction. The term affordable housing shall be defined in 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership.

The City of Mishawaka will utilize CDBG dollars primarily to sustain affordable housing and to renovate vacant homes for homeownership. The Milburn Boulevard Target Area has a homeownership rate much higher than the rate for the entire City, 68.47 percent for the targeted area compared to 52.82 percent for the City of Mishawaka. HMDA reports that one quarter of all mortgages in the City of Mishawaka are high-cost mortgages. A high cost mortgage is a mortgage with higher than normal interest rates or fees, typically given to homebuyers with lower incomes or credit issues. Since many of the homeowners, 29.87 percent, in the area have a high cost burden, paying more than 30 percent of their income towards housing cost, the area is prime for housing abandonment or decline.

The following are housing goals to be accomplished in the next year. Table 3-B, a required form by HUD, is included as part of Appendix D.

Strategy	Type of Program	Objective	Outcome
Direct Homeownership Assistance	First Time Homebuyer	Decent Housing	Improving Affordability
Direct Homeownership Assistance	Lease to Own	Decent Housing	Improving Availability
Indirect Homeownership Assistance	Habitat for Humanity Partnership	Decent Housing	Improving Availability
Minor Owner-Occupied Home Rehabilitation	Summer of Service	Decent Housing	Improving Sustainability
Support Code Enforcement	Department of Code Enforcement	Decent Housing	Improving Sustainability

## **Public Housing 91.220(h)**

12. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.
13. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

Public housing was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Public housing comes in all sizes and types, from scattered single-family houses to high-rise apartments for elderly families. HUD administers federal aid to local housing agencies (HAs) that manage the housing for low-income residents at rents they can afford. Some housing agencies offer other services to residents in the communities, such as legal help, employment training, youth activities, fair housing counseling and homeownership counseling to name a few.

Despite their close proximity, the Cities of Mishawaka and South Bend have separate public housing agencies. Both housing agencies manage public housing units and voucher programs. Public housing units are communities managed by the public housing agency. The housing agency must maintain the units and manage them as any other apartment complex management company, however, they rents cannot exceed 30 percent of the tenant household income. Whereas the voucher program, more commonly known as Section 8, provides a rental voucher to eligible households to rent anywhere within the City.

According to reports from the United States Department of Housing and Urban Development, Public and Indian Affairs, the Mishawaka Housing Authority operates and manages two (2) communities of 299 units within the City of Mishawaka.

Section 8 vouchers, from the U.S. Department of Housing and Urban Development (HUD) allow households to access housing that would not be affordable to them. The household pays 30 percent of their gross monthly income and the voucher pays the remainder of the rent owed to the landlord. Since the Mishawaka Housing Authority is only allotted an annual amount, a household must "graduate" to self-sufficiency and/or move to another location to free up a voucher for someone. The Mishawaka Housing Authority maintains a waiting list of all households requesting a voucher. The waiting list is currently closed.

The willingness to try new programs to better serve low-income households has enabled the Mishawaka Housing Authority to be a vital part of the affordable housing community. As such, the Mishawaka Housing Authority does not have a troubled status.

### **Homeless and Special Needs 91.220(i)**

14. Describe, briefly, the jurisdiction's plan for the investment and use of available resources and describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness.
15. Describe specific action steps to address the needs of persons that are not homeless identified in accordance with 91.215(e).

16. Homelessness Prevention—Describe planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.

As part of its strategic planning, the St. Joseph County Continuum of Care (CoC) has established the following objectives:

- Create new permanent housing beds for chronically homeless individuals.
- Increase percentage of homeless persons staying in permanent housing over 6 months to at least 77 percent.
- Increase percentage of homeless persons moving from transitional housing to permanent housing to at least 65 percent.
- Increase percentage of persons employed at program exit to at least 20 percent.
- Decrease the number of homeless households with children. To meet these objectives, the CoC is creating goals for the next 1, 5, and 10 years.

The CoC is working toward the following priorities:

- Restructuring the traditional shelter system toward the Housing First model and meeting Hearth Act priorities.
- Focusing on prevention and rapid re-housing activities with HPRP funds.
- Using two distinct approaches, one for situational impoverished homeless individuals and one for the chronically impoverished homeless, to re-house them.
- Reducing the unsheltered or precariously housed population by 50% by 2012.
- Reducing the time spent in transitional housing.

The chronically homeless, severely mentally ill, veterans, persons with HIV/AIDS, victims of domestic violence, and youth will be moved into rapid re-housing options rather than the traditional shelter system; the chronic substance abuse homeless subpopulation will use a traditional shelter model with expanded services and programs. A large-scale permanent housing project for the severely mentally ill is being pursued. The Center for the Homeless is establishing a homeless veterans facility. Homelessness prevention funds will be focused on persons with HIV/AIDS and youth. The CoC is also considering

a facility for the chronically homeless who typically stay outside of the shelter system.

The CoC has identified the following homeless service and housing gaps, presented here in no particular order.

**Harm reduction/safe haven housing:** Currently there are no housing facilities for those individuals who have yet to achieve sustained recovery from addictions and/or mental illness. The Housing First model is considered best practice nationally, where individuals are not expected to achieve the ultimate goal of recovery before they are stably housed and where supportive services are offered while in residence to help them attain this goal. Research demonstrates that Housing First reduces the overall community burden in caring for these individuals. Permanent Supportive Housing: While there are permanent supportive housing beds available in this community, it is our belief that there are simply not enough beds for all of the homeless individuals who qualify for these units

**Prevention for the Precariously Housed:** Prevention is also considered best practice nationally, as indicated by the recent HPRP funds being made available to communities. Prevention activities include both financial assistance for utility, rent, and mortgage arrears, 2010-2014 Housing and Community Development Plan 48 financial literacy training, and intensive case management outreach for those individuals and families who experience multiple psychosocial stressors that place them at higher risk for becoming homeless. Emergency Shelter Beds for Women: Presently there are fewer emergency shelter beds available in this community since the last HCD Plan. As funding priorities have shifted from emergency shelter to transitional/permanent housing, beds have been lost; however, anecdotal evidence indicates a growing need for shelter for homeless women. HPRP funds will allow more money to be spent on emergency shelter beds.

**Prisoner Reentry Issues:** This group is at greater risk of homelessness due to inability to secure employment, as companies are increasingly adopting HR policies that automatically exclude past felons. Studies show strong positive correlations between access to basic needs and reduced rates of recidivism. Local individuals have begun working with the State of Indiana on strategies for the successful re-entry into the community from the criminal justice system.

**Housing for Sexual Offenders:** Presently, there is no facility within the CoC which may

house those convicted of any sexual offense, leaving those individuals on the street and at greater risk to reoffend. Sex offender housing would not only benefit the individuals, but also the community through increased monitoring and accountability.

**Homeless Youth:** Youth Service Bureau Street Outreach workers estimate there are nearly 500 young adults (18-22) who are "couch surfing" and at risk of ending up on the street. The individuals who do come into shelter tend to have poorer outcomes, so specialized housing and programming is essential to this subpopulation. An implementation committee is investigating providing units for youth in a facility staffed 24 hours per day and providing related programming. Funding would be provided through the CoC, HPRP, and the Runaway and Homeless Youth Act.

**Medically Fragile:** Many times, medically fragile people become homeless because they are unable to maintain their own residence, but are not deemed ill enough to warrant skilled nursing care at a long term care facility. Additionally, these individuals often lack the financial resources to pay for long-term care, even if they do qualify.

**Discharge Policies:** Discharge planning within the community continues to be extremely difficult. While the hospitals and community mental health centers have coordinated plans with the emergency shelter facilities, they are still less than ideal for an individual just released from their care. Additionally, county and state correctional facilities are not coordinating their releases; it is not uncommon to have an individual arrive at a facility with paperwork ordering them into residence when there is no available bed. With the support of the Indiana Housing and Community Development Authority, the CoC has been working with the State Department of Correction and the Department of Child Services to improve the coordination of discharge policies.

The St. Joseph County Continuum of Care has a three-stage plan to end chronic homelessness. The first stage of this plan is to enact a prevention strategy targeted at decreasing the number of people who become homeless. The second stage is to provide interventions to assist those individuals who become homeless in dealing with the issues that caused them to become homeless. The final stage is to re-integrate these individuals back into the community by providing financial and clinical support, job training, counseling, and education.

Key elements of the first stage (decreasing the number of people who become homeless) involve addressing issues such as addiction, education, job skills, and mental illness that are risk factors for becoming homeless. Preventing individuals and families from becoming homeless involves linking service providers in the community to form a "safety net" for low-income persons. This safety net can be utilized to provide interventions (financially, socially, etc.) to persons at risk of becoming homeless. Identifying those persons who become homeless or are on the verge of becoming homeless is critical. We know anecdotally that there are a certain number of individuals who use the revolving doors of hospital emergency rooms, mental health facilities and homeless shelters, utilizing resources provided through Township Trustees, the URC Advocacy Center and faith-based organizations, but avoiding commitment to treatment programs and other supports that might help to end the cycle. Quantifying and identifying these people has been greatly assisted by the implementation of HMIS. Information is shared among service providers and helps to insure continuity of services as well as the coordination of homeless services with mainstream resources. Identifying disabilities, through assessments completed at the time a person uses one of these emergency facilities, is also a major factor in preventing homelessness. If a person enrolls in addictions treatment, mental health treatment, or receives medical care, that person may be able to receive assistance for housing as well.

Perhaps the greatest protection from becoming homeless is education. Research shows an inverse relationship between educational achievement and levels of addiction, income level, teen pregnancy, etc. Communities with strong educational systems lay a strong foundation for homeless prevention. Although we have excellent higher educational institutions in this community, and several agencies provide tutoring and GED classes, most of the undereducated need affordable, short-term certificate-based vocational education. Existing programs are beyond their means.

The second stage involves a continuation of the strategy that has been enacted by this community over the last several years. This strategy has involved broad-based cooperation among service providers in identifying and addressing the causes of homelessness on an individual basis, including elements such as emergency housing, case management, education, job readiness training, counseling, addictions treatment, transitional housing, financial assistance and rental subsidy.

With the support of the 2009 Homelessness Prevention and Rapid Re-Housing (HPRP) funds, the Continuum of Care (CoC) agencies have worked together to design a collaborative process based on referrals and complementary programs and services. One agency will serve as the single point of entry to provide financial assistance and make referrals to other appropriate agency partners. The process will include shelter housing, movement to current ESG or SHP funded agency programs, and working with the CoC to ensure needs are met appropriately per client. Case management services will be available through four agencies to regularly assess the needs of clients. One agency in particular will serve returning prisoners who are homeless.

Major participants in the CoC Planning Committee are representatives of organizations serving the area's homeless housing needs. They include AIDS Ministries/AIDS Assist, The Center for the Homeless, Dismas House, Hope Ministries, Life Treatment Centers, Madison Center, the United Religious Community, Youth Service Bureau, and the YWCA of St. Joseph County. The City of Mishawaka supports the YWCA domestic violence program with annual funding allotments, which will continue in 2014 at their current levels.

Through regular discussion at the CoC Planning Committee, these organizations are able to implement interagency strategies to shelter homeless persons. Examples of interagency coordination include the city's "Weather Amnesty" program, which creates a structure for sheltering homeless people when weather conditions make it unsafe to remain outdoors. All of the city's shelters participate by creating temporary emergency housing resources during the weather amnesty. Another cooperative effort involves the use of rental assistance dollars for homeless persons who qualify for Permanent Supportive Housing. Regardless of which agency the person has been served by, he/she can access rental assistance dollars administered through the Center for the Homeless. Another example of interagency approach is Madison Center's providing staff to do mental status assessments at the homeless shelters. If homeless persons are assessed as having a mental illness, they are provided assistance by one of Madison Center's case managers or referred to other appropriate services.

The CoC Planning Committee also offers a forum to share information. For example, if



various homeless service organizations are having similar difficulties working with an entitlement provider, plans are made to meet with Social Security or Medicaid officials to try to expedite the enrollment process. The Committee also serves as a meeting place where inter-agency problems regarding referrals, miscommunications or perceived service breakdown can be discussed. Since most of the members of the CoC Planning Committee are high-level administrators of their respective organizations, problem solving can take place in an efficacious manner.

The CoC has developed discharge coordination policies for foster care, health care, and mental health systems of care.

**Foster Care:** The Indiana Division of Child Services case managers are responsible for creating individualized plans for each youth being discharged from foster care. They are responsible for case planning, and reunification conferences with providers including foster parents, birth parents, children (when age appropriate), and Court Appointed Special Advocates. Discharge planning does not include use of McKinney-Vento funded shelters. Youth aging out of foster care receive independent living services that cover areas such as financial independence, educational needs, vocational needs, mental health and substance abuse treatment. The Division of Child Services has a written protocol and partners with appropriate community providers to ensure that youth discharged from foster care are not discharged into the streets.

**Health Care:** Memorial Hospital and Health Care Systems and St. Joseph Regional Medical Center are the two major health care centers in the community. Both have written protocols concerning the Discharge Planning and Process in place. Discharge planning begins at the time of admission. The protocols state that the social worker/case manager shall provide assistance when identified or requested. Both health care facilities will be meeting with the St. Joseph County Continuum of Care to discuss a better-coordinated discharge plan for homeless or potentially homeless individuals. Future revisions of their policies will specifically address the hospitals not discharging to McKinney-Vento funded shelters.

**Mental Health:** Madison Center and Hospital have numerous written policies, protocols, and Memorandums of Understanding involving discharge of homeless or potentially

homeless individuals. If this is the case, the protocol instructs the social worker to contact Center for the Homeless and/or other shelters to find out whether the individual is banned, timed-out or needs to go to the grievance board. The social worker also is to administer a STAT urine drug test to establish that the patient has no drugs in his/her system and is able to go to Center for the Homeless per their requirements. Madison Center maintains a Center for the Homeless Discharge Tracking Sheet to track discharges to the center and the sheet is reviewed monthly by the Director of Clinical Services on the last day of the month. A release of information is also available if the patient chooses to utilize Hope Ministries as the next step. MOUs are in existence with both Center for the Homeless and Hope Ministries. Neither the Center for the Homeless or Hope Ministries are recipients of McKinney-Vento funding.

Additional information about the Continuum of Care for St. Joseph County can be found in the City of South Bend 2014 Action Plan. The City of South Bend does receive Emergency Solutions Grant and larger amounts of Community Development Block Grant funding that can go towards shelters serving the homeless neighbors in South Bend.

### **Barriers to Affordable Housing 91.220(j)**

17. Describe the actions that will take place during the next year to remove barriers to affordable housing.

To help the community as a whole overcome the barriers to affordable housing development and also maximize the impact in the community, the City of Mishawaka will strive to:

- Acquire property for new, infill housing and residential development
- Attract for-profit developers to partner with not for profit housing development agencies.
- Attract additional subsidy to assist with development for extremely low income households to maximize long term financial feasibility of affordable housing
- Support infrastructure development in targeted neighborhoods, addressing design requirements and lowering costs of building homes by private developers

## Other Actions 91.220(k)

18. Describe the actions that will take place during the next year to address obstacles to meeting underserved needs, foster and maintain affordable housing, evaluate and reduce the number of housing units containing lead-based paint hazards, reduce the number of poverty-level families develop institutional structure, enhance coordination between public and private agencies (see 91.215(a), (b), (i), (j), (k), and (l)).
19. Describe the actions to coordinate its housing strategy with local and regional transportation planning strategies to ensure to the extent practicable that residents of affordable housing have access to public transportation.

The City of Mishawaka will utilize the Community Development Block Grant to address the general community development needs. The primary use of these funds will be to help the economic recovery of the area and to upgrade infrastructure in the community. The following are goals and strategies to address the general community development needs.

Strategy	Type of Program	Objective	Outcome
Clearance and Demolition of Unsafe Sites	Spot Blight Elimination/Demolition	Creating a suitable living environment	Improving sustainability
Provide Funding for Street Improvements	Department of Engineering	Creating a suitable living environment	Improving sustainability
Provide funding for Sidewalks	Department of Engineering	Creating a suitable living environment	Improving sustainability
Provide Funding for Public Services	Various Local Social Service Programs	Creating a suitable living environment	Improving availability

The City of Mishawaka, in partnership with the City of South Bend, will facilitate fair housing in the community. The City of South Bend offers a fair housing workshop once per year and supports a Human Rights Commission. Any person who has been discriminated against in housing in South Bend or Mishawaka may file a complaint with the South Bend Human Rights Commission at the Commissions office located at 301 South St. Louis Blvd., South Bend, Indiana. A complaint must be filed within 1 year from the date of the occurrence of the alleged discriminatory practice. The Commission's staff will provide assistance in drafting and filing charges. Complaints will be notarized by the Commission staff at no cost to the charging party and in many cases, complaints may be filed under both local and federal law. The City of Mishawaka will support the City of South Bend and its fair housing initiatives for the entire community with \$7,000 of 2014 funding.

## PROGRAM SPECIFIC REQUIREMENTS

### CDBG 91.220(I)(1)

1. Identify program income expected to be received during the program year, including:
  - amount expected to be generated by and deposited to revolving loan funds;
  - total amount expected to be received from each new float-funded activity included in this plan; and
  - amount expected to be received during the current program year from a float-funded activity described in a prior statement or plan.
2. Program income received in the preceding program year that has not been included in a statement or plan.
3. Proceeds from Section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in its strategic plan.
4. Surplus funds from any urban renewal settlement for community development and housing activities.
5. Any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.
6. Income from float-funded activities.
7. Urgent need activities, only if the jurisdiction certifies.
8. Estimated amount of CDBG funds that will be used for activities that benefit persons of low- and moderate income.

The City of Mishawaka expects to receive \$470,458 based on the HUD estimates. This is based on a funding history over the past five years, particularly the 2013 fiscal year funding levels. Funding for the 2014 fiscal year will depend on passage of a full year appropriation to the U.S. Department of Housing and Urban Development (HUD) by the U.S. Congress. Overall, since the beginning of the Consolidated Planning period in 2010, the funding has decreased by 20.7 percent. That is a typical decrease and common among other entitlement cities located in the State of Indiana.

Program	2010 Funding	2014 Funding	% Change
CDBG	\$593,794	\$470,458	-20.70%

Over the past four years, the City of Mishawaka and its service providers have adjusted to this gradual decrease by using program income or finding other resources. The City of Mishawaka also experienced an influx of community development funding via the Neighborhood Stabilization Program (NSP). These funds, triple the annual allocation, enabled the City of Mishawaka to take on additional housing development projects. Many of the initial projects are only now being completed after receiving the funding in 2010. As a result, much of the CDBG allocation from previous years, while designated for certain projects, still remains unspent.

The City of West Lafayette approved the following activities and projects for the 2014 fiscal year. 70 percent of the activities benefit low to moderate-income households and individuals, or those earning less than 80 percent of the area median income. For a family of four, the household earns less than \$46,700 per year. City Consultants and Research, LLC has included the needs addressed in the tables to show how each of the projects helps the community.

Organization	2014 Funding	Need Addressed/Specific Objective
<b><i>Public Services</i></b>	<b><i>\$70,500</i></b>	
Penn Township Food Pantry	\$10,000	Support social service programs that help low to moderate income households
YWCA – Domestic Violence Shelter	\$8,500	Support programs for the homeless or people at-risk of homelessness
Real Services – <i>Older Adult Crime Victim Program</i>	\$6,500	Support social service programs that help low to moderate income households
Real Services – <i>Adult Guardianship</i>	\$6,500	Support social service programs that help low to moderate income households
Boys and Girls Club	\$39,000	Support social service programs that help low to moderate income households

Organization	2014 Funding	Need Addressed/Specific Objective
<b>Administration and Fair Housing</b>	<b>\$94,091</b>	
City of Mishawaka - Administration	\$82,091	N/A
South Bend Human Rights Commission – <i>Fair Housing Workshop</i>	\$2,000	Sustainable Living Environment
South Bend Planning and Admin	\$5,000	N/A
South Bend Human Rights Commission – <i>Fair Housing</i>	\$5,000	Sustainable Living Environment
<b>Housing and Other Community Development</b>	<b>\$305,867</b>	
City of Mishawaka – Slum/Blight Intent to Rebuild	\$159,586	Remediate and redevelop unsafe sites
City of Mishawaka – Clearance and Demolition	\$30,000	Remediate and clear unsafe sites
City of Mishawaka – Public Infrastructure	\$67,781	Improve quality of public improvements for low to moderate income households
City of Mishawaka – Wheelchair Ramp Program	\$5,500	Create a suitable living environment for the disabled
City of Mishawaka – Self Sufficiency Homeownership Program	\$25,000	Increase the availability of affordable homeownership opportunities through down payment assistance
City of Mishawaka – Summer of Service	\$18,000	Increase the availability of affordable homeownership opportunities through renovation of vacant homes and repair projects

## **HOME 91.220(I)(1)**

1. Describe other forms of investment. (See Section 92.205)  
If grantee (PJ) plans to use HOME funds for homebuyers, did they state the guidelines of resale or recapture, as required in 92.254.
2. If grantee (PJ) plans to use HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds, state its refinancing guidelines required under 24 CFR 92.206(b).
3. Resale Provisions -- For homeownership activities, describe its resale or recapture guidelines that ensure the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4).

4. HOME Tenant-Based Rental Assistance -- Describe the local market conditions that led to the use of a HOME funds for tenant based rental assistance program.

If the tenant based rental assistance program is targeted to or provides a preference for a special needs group, that group must be identified in the Consolidated Plan as having an unmet need and show the preference is needed to narrow the gap in benefits and services received by this population.

5. If a participating jurisdiction intends to use forms of investment other than those described in 24 CFR 92.205(b), describe these forms of investment.
6. Describe the policy and procedures it will follow to affirmatively market housing containing five or more HOME-assisted units.
7. Describe actions taken to establish and oversee a minority outreach program within its jurisdiction to ensure inclusion, to the maximum extent possible, of minority and women, and entities owned by minorities and women, including without limitation, real estate firms, construction firms, appraisal firms, management firms, financial institutions, investment banking firms, underwriters, accountants, and providers of legal services, in all contracts, entered into by the participating jurisdiction with such persons or entities, public and private, in order to facilitate the activities of the participating jurisdiction to provide affordable housing under the HOME program or any other Federal housing law applicable to such jurisdiction.
8. If a jurisdiction intends to use HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds, state its financing guidelines required under 24 CFR 92.206(b).

The City of South Bend administers all HOME funds on behalf the City of Mishawaka and the entire St. Joseph Housing Consortium. All HOME questions are answered in the City of South Bend 2014 Action Plan.

#### **HOPWA 91.220(I)(3)**

1. One year goals for the number of households to be provided housing through the use of HOPWA activities for: short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family, tenant-based rental assistance, units provided in housing facilities that are being developed, leased, or operated.

The City of Mishawaka does not receive HOPWA funds.



## OTHER NARRATIVES AND ATTACHMENTS

Include any action plan information that was not covered by a narrative in any other section. If optional tables are not used, provide comparable information that is required by consolidated plan regulations.

### *Monitoring*

Monitoring assures that recipients of federal funds are in compliance with local objectives and federal program requirements. The intent and objective of the City is to work cooperatively with contractors and sub-recipients in the use of federal funds as best possible and within reasonable time constraints. Monitoring shall be an ongoing process with technical assistance available throughout the implementation and completion of all activities undertaken.

In accordance with Part 91.230 of the Consolidated Plan regulations, the City of Mishawaka issues the below statement of policy regarding a Monitoring Plan. This statement of policy describes the monitoring objectives and procedures used in the monitoring process. The City will meet the overall monitoring objective to document and ensure compliance by annually planning and conducting review of projects and activities. Recipients deemed to be at a higher risk for non-compliance will receive an increased level of technical assistance and oversight until the concern has been resolved.

### *Community Development Block Grant*

Part 570 governing the use of Community Development Block Grant (CDBG) funds requires that any activity, function, or program related to the use of federal funds for housing, suitable living environment, neighborhood improvements, and expanded economic opportunities, principally for low and moderate income persons, shall be monitored to ensure compliance. Monitoring for program compliance is an ongoing process of planning, implementation, communication and follow-up. Monitoring actually occurs throughout the life of a funded activity, from initial project planning to the end of long-term compliance periods. While the City of Mishawaka, along with the City of South Bend, will each develop and implement individual monitoring plans

to best meet the needs of their community, the underlying parameters for those plans follow.

*Initial Review of Project Eligibility*

1. Requests for funding must be supported with an application to be reviewed for allocation recommendation. Applications include specific information regarding design of project, cost of project and beneficiaries.
2. Each activity must be eligible under related program rules and must meet one of the three national objectives -- benefit low and moderate income persons, aid in the prevention or elimination of slum and blight conditions, or meet an urgent need which threatens the health or welfare of the community.
3. An activity must be consistent with local goals and objectives as expressed in adopted policies and/or established plans and must comply with related program regulations.
4. Successfully funded applicants are required to sign a funding agreement outlining all of the requirements, regulations and standards. Funding agreements for all real property activities shall specify the acceptable use of the property, the length of the restrictive period, and disposition requirements.

### *Ongoing Review of Project Compliance*

1. On-site monitoring will be conducted as may be deemed necessary and reasonable by the City. Desk reviews and off-site monitoring will be an ongoing activity.
2. Claims for payment are filed, with appropriate documentation, with the program manager. The program manager reviews the claim and approves it for payment.
3. Quarterly, monthly, and/or annual reports on project and activity status are required of all sub-recipients.
4. The program manager will also monitor for beneficiary compliance.
5. The City of Mishawaka program activities for housing generally may include program income to the sub-recipient/contractor. The only housing program not completed by the City of Mishawaka, Community Development Department is with Habitat for Humanity of St. Joseph County. Habitat for Humanity of St. Joseph County is responsible for reporting all program income and its use to the City of Mishawaka. Program Income that cannot be immediately reinvested in the housing programs is returned to the City of Mishawaka.

### *Follow-up and Enforcement*

1. Compliance concerns are addressed at all phases of an activity, as soon as the project manager is aware of the issue. Technical assistance is provided as necessary to maintain compliance.
2. Annual reviews of sub-recipient activities are conducted by the project manager, using a checklist of areas to be reviewed. The annual reviews are followed up with written statements of compliance or non-compliance. In situations of non-compliance, the written statements detail methods and timeframes to bring the activity back into compliance.
3. Sub-recipients may be required to file a Certified Public Accountant (CPA) annual report of sub-recipient's financial stability and federally funded project expenditures. Records shall be maintained for five years after project closeout, which is when final payments and all related matters are closed.
4. Enforcement of activities not in compliance shall follow Part 85.43 with the right of appeal, as well as termination of a contract/agreement.

## *Fair Housing*

The St. Joseph County Housing Consortium prepared an Analysis of Impediments to Fair Housing (AI) in June 2010. The AI found no substantial impediments to fair housing, however areas exist where access to housing could be improved:

1. Monitor Federal guidelines for defining income.

The calculation of the federal poverty line does not take into account several expenses that affect an individual's ability to pay for housing. These include, but are not limited to, utility bills and child care obligations. Such expenses should be factored in as reductions to income to recalculate rent to an affordable level.

2. Continue analysis and efforts to expand the reach of the Human Rights Commission of South Bend to the City of Mishawaka and the rest of St. Joseph County.

The South Bend Human Rights Commission could become a county-wide agency. The City of Mishawaka engaged the services of an intern from Michigan State University's James Madison College of Public Affairs to conduct preliminary research on a possible collaboration between South Bend and Mishawaka. A county-wide agency would provide local access for all residents who need to ask questions or file complaints about fair housing. Currently, the City of Mishawaka supports fair housing efforts by the South Bend Human Rights Commission with CDBG funding and will continue to do so in 2014 with \$7,000 of funding.

3. Support economic development efforts that improve employment prospects for low and moderate-income individuals.

Development and investment in low-income areas is encouraged. Low-income households continue to be referred to budget and housing counseling programs to assist them to make positive monetary decisions and build wealth.

4. Work with entities providing services to ex-offenders to lessen barriers to employment and housing. Support organizations that provide housing and supportive services until an ex-offender realizes employment.

The St. Joseph Housing Consortium will continue the analysis and efforts to expand the reach of the Human Rights Commission to the City of Mishawaka and St. Joseph County. Support for the development efforts that improve employment prospects for low and moderate income individuals is on-going. People returning to the community from prison often need assistance in securing jobs and affordable housing. The City of South Bend has awarded HPRP and ESG funds to Dismas House, an organization which provides support and job referral services to ex offenders.

The City of Mishawaka requires that all First Time Homebuyers and Self Sufficiency clients attend a homeowner workshop for at least 8 hours prior to closing on their home. This requirement will continue into 2014 to ensure homeowners in Mishawaka are educated and informed homeowners.



# SF 424

The SF 424 is part of the CPMP Annual Action Plan. SF 424 form fields are included in this document. Grantee information is linked from the 1CPMP.xls document of the CPMP tool.

## SF 424

Complete the fillable fields (blue cells) in the table below. The other items are pre-filled with values from the Grantee Information Worksheet.

Date Submitted 9/11/2013	Applicant Identifier	<b>Type of Submission</b>	
Date Received by state	State Identifier	<b>Application</b>	<b>Pre-application</b>
Date Received by HUD	Federal Identifier	<input type="checkbox"/> Construction	<input type="checkbox"/> Construction
		<input checked="" type="checkbox"/> Non Construction	<input type="checkbox"/> Non Construction
<b>Applicant Information</b>			
Jurisdiction City of Mishawaka		UOG Code N/A	
Street Address Line 1 600 East Third Street		Organizational DUNS 07-431-0350	
Street Address Line 2		Organizational Unit N/A	
City Mishawaka	Indiana	Department Community Development Dept.	
ZIP 46544	Country U.S.A.	Division	
Employer Identification Number (EIN):		County St. Joseph	
35-6001115		Program Year Start Date (MM/DD) 01/01/14	
<b>Applicant Type:</b>		<b>Specify Other Type if necessary:</b>	
Municipal: Local Government: City		Specify Other Type	
<b>Program Funding</b>		<b>U.S. Department of Housing and Urban Development</b>	
Catalogue of Federal Domestic Assistance Numbers; Descriptive Title of Applicant Project(s); Areas Affected by Project(s) (cities, Counties, localities etc.); Estimated Funding			
<b>Community Development Block Grant</b>		14.218 Entitlement Grant	
CDBG Project Titles General Administration and Planning; Fair Housing Activities; Youth Programs; Senior Citizen Programs; Spot Blight Elimination; Public Infrastructure; Owner-Occupied Home Rehabilitation; Self-Sufficiency Home Ownership Program; Summer of Service Program		Description of Areas Affected by CDBG Project(s) City of Mishawaka, Indiana	
\$CDBG Grant Amount \$470,000	\$Additional HUD Grant(s) Leveraged	Describe \$0	
\$Additional Federal Funds Leveraged \$0		\$Additional State Funds Leveraged \$0	
\$Locally Leveraged Funds \$0		\$Grantee Funds Leveraged \$0	
\$Anticipated Program Income \$65,523		Other (Describe) PY 2013 Remaining \$20,000	
Total Funds Leveraged for CDBG-based Project(s) \$555,523			
<b>Home Investment Partnerships Program</b>		14.239 HOME	
HOME Project Titles		Description of Areas Affected by HOME Project(s)	
\$HOME Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	

\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for HOME-based Project(s)			
<b>Housing Opportunities for People with AIDS</b>		14.241 HOPWA	
HOPWA Project Titles		Description of Areas Affected by HOPWA Project(s)	
\$HOPWA Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for HOPWA-based Project(s)			
<b>Emergency Shelter Grants Program</b>		14.231 ESG	
ESG Project Titles		Description of Areas Affected by ESG Project(s)	
\$ESG Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for ESG-based Project(s)			
Congressional Districts of:		Is application subject to review by state Executive Order 12372 Process?	
Applicant Districts	Project Districts		
Is the applicant delinquent on any federal debt? If "Yes" please include an additional document explaining the situation.		<input type="checkbox"/> Yes	This application was made available to the state EO 12372 process for review on DATE
		<input checked="" type="checkbox"/> No	Program is not covered by EO 12372
<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input type="checkbox"/> N/A	Program has not been selected by the state for review

Person to be contacted regarding this application		
First Name David	Middle Initial A.	Last Name Wood
Title Mayor	Phone 574-258-1601	Fax 574-258-1603
Email dwood@mishawaka.in.gov	Grantee Website mishawakacity.com	Other Contact dthomas@mishawaka.in.gov
Signature of Authorized Representative		Date Signed



# CPMP Non-State Grantee Certifications

Many elements of this document may be completed electronically, however a signature must be manually applied and the document must be submitted in paper form to the Field Office.

- ☐ This certification does not apply.
- ☒ This certification is applicable.

## NON-STATE GOVERNMENT CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

**Affirmatively Further Fair Housing** -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

**Anti-displacement and Relocation Plan** -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

**Drug Free Workplace** -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about --
  - a. The dangers of drug abuse in the workplace;
  - b. The grantee's policy of maintaining a drug-free workplace;
  - c. Any available drug counseling, rehabilitation, and employee assistance programs; and
  - d. The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will --
  - a. Abide by the terms of the statement; and
  - b. Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted --
  - a. Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
  - b. Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.



## Jurisdiction

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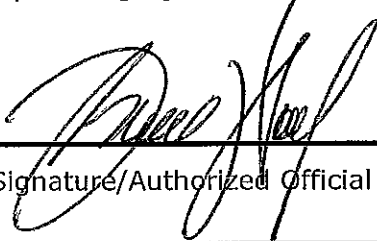
**Anti-Lobbying** -- To the best of the jurisdiction's knowledge and belief:

8. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
9. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
10. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of Jurisdiction** -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan** -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.



Signature/Authorized Official

9/11/2013

Date

David A. Wood

Name

Mayor

Title

600 East Third Street

Address

Mishawaka, Indiana 46544

City/State/Zip

574-258-1601

Telephone Number

- ☐ This certification does not apply.  
☒ This certification is applicable.

### Specific CDBG Certifications

The Entitlement Community certifies that:

**Citizen Participation --** It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

**Community Development Plan --** Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

**Following a Plan --** It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

**Use of Funds --** It has complied with the following criteria:

11. **Maximum Feasible Priority -** With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
12. **Overall Benefit -** The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2012, 2013, 2014, (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
13. **Special Assessments -** It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

**Excessive Force --** It has adopted and is enforcing:

14. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
15. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

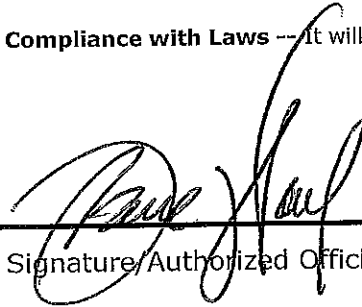
Jurisdiction

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**Compliance With Anti-discrimination laws** -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

**Lead-Based Paint** -- Its activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K and R, of title 24;

**Compliance with Laws** -- It will comply with applicable laws.



Signature/Authorized Official

9/11/2013

Date

David A. Wood

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Mayor

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Telephone Number

- ☐ This certification does not apply.
- ☒ This certification is applicable.

## APPENDIX TO CERTIFICATIONS

### Instructions Concerning Lobbying and Drug-Free Workplace Requirements

#### Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

#### Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant: Place of Performance (Street address, city, county, state, zip code) Check if there are workplaces on file that are not identified here. The certification with regard to the drug-free workplace is required by 24 CFR part 21.

Place Name	Street	City	County	State	Zip
City of South Bend	227 W. Jefferson Blvd.	South Bend	St. Joseph	IN	46601
City of Mishawaka	600 E. Third St.	Mishawaka	St. Joseph	IN	46544

7. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules: "Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15); "Conviction" means a finding of guilt (including a plea of *nolo contendere*) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes; "Criminal drug statute" means a Federal or non-Federal

## Jurisdiction

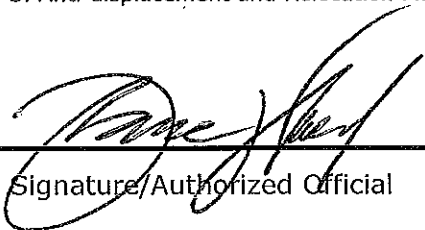
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criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance; "Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including:

- a. All "direct charge" employees;
- b. all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and
- c. temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

Note that by signing these certifications, certain documents must be completed, in use, and on file for verification. These documents include:

1. Analysis of Impediments to Fair Housing
2. Citizen Participation Plan
3. Anti-displacement and Relocation Plan

  
\_\_\_\_\_  
Signature/Authorized Official

9/11/2013

Date

David A. Wood

Name

Mayor

Title

600 East Third Street

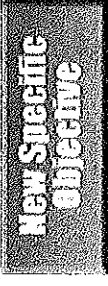
Address

Mishawaka, Indiana 46544

City/State/Zip

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Telephone Number



### Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
<b>SL-3</b>	<b>Sustainability of Suitable Living Environment</b>						
<b>SL-3 (2)</b>	Improve the quality of a neighborhood through public improvements and infrastructure.	CDBG	500 linear feet	2010			#DIV/0!
				2011			#DIV/0!
				2012			#DIV/0!
				2013			#DIV/0!
				2014	500		0%
			MULTI-YEAR GOAL			0	#DIV/0!
				2010			#DIV/0!
				2011			#DIV/0!
				2012			#DIV/0!
				2013			#DIV/0!
				2014			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!
				2010			#DIV/0!
				2011			#DIV/0!
				2012			#DIV/0!
				2013			#DIV/0!
				2014			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!
				2010			#DIV/0!
				2011			#DIV/0!
				2012			#DIV/0!
				2013			#DIV/0!
				2014			#DIV/0!

**TABLE 3B ANNUAL HOUSING COMPLETION GOALS**

ANNUAL AFFORDABLE RENTAL HOUSING GOALS (SEC. 215)	Annual Expected Number Completed	Resources used during the period			
		CDBG	HOME	ESG	HOPWA
Acquisition of existing units		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<b>Total Sec. 215 Rental Goals</b>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ANNUAL AFFORDABLE OWNER HOUSING GOALS (SEC. 215)					
Acquisition of existing units					
Production of new units		<input type="checkbox"/>	<input type="checkbox"/>		
Rehabilitation of existing units	6	<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Homebuyer Assistance	3	<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<b>Total Sec. 215 Owner Goals</b>	9	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ANNUAL AFFORDABLE HOUSING GOALS (SEC. 215)					
Homeless		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-Homeless		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Special Needs		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total Sec. 215 Affordable Housing</b>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ANNUAL HOUSING GOALS					
Annual Rental Housing Goal		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Annual Owner Housing Goal	9	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total Annual Housing Goal</b>	9	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

For the purpose of identification of annual goals, an assisted household is one that will receive benefits through the investment of Federal funds, either alone or in conjunction with the investment of other public or private funds.

<b>Project Name:</b>		South Bend Economic and Community Development - Administration										
<b>Description:</b>		<b>IDIS Project #:</b>				<b>UOG Code:</b>		IN181950 MISHAWAKA				
Administration fees to the City of South Bend for administering the Consolidated Plan and the St. Joseph Housing Consortium.												
<b>Location:</b>		<b>Priority Need Category</b>										
Citywide		<b>Select one:</b>				Planning/Administration ▼						
<b>Expected Completion Date:</b>		<b>Explanation:</b>										
(mm/dd/yyyy)												
<b>Objective Category</b>		<b>Specific Objectives</b>										
<input type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity												
<b>Outcome Categories</b>												
<input type="checkbox"/> Availability/Accessibility												
<input type="checkbox"/> Affordability												
<input type="checkbox"/> Sustainability												
<b>Project-level Accomplishments</b>	<b>Accompl. Type:</b> ▼		<b>Proposed</b>				<b>Accompl. Type:</b> ▼		<b>Proposed</b>			
			<b>Underway</b>						<b>Underway</b>			
			<b>Complete</b>						<b>Complete</b>			
	<b>Accompl. Type:</b> ▼		<b>Proposed</b>				<b>Accompl. Type:</b> ▼		<b>Proposed</b>			
			<b>Underway</b>						<b>Underway</b>			
			<b>Complete</b>						<b>Complete</b>			
	<b>Accompl. Type:</b> ▼		<b>Proposed</b>				<b>Accompl. Type:</b> ▼		<b>Proposed</b>			
			<b>Underway</b>						<b>Underway</b>			
			<b>Complete</b>						<b>Complete</b>			
	<b>Proposed Outcome</b>		<b>Performance Measure</b>				<b>Actual Outcome</b>					
	N/A		N/A									
	21A General Program Administration 570.206 ▼		Matrix Codes ▼				Matrix Codes ▼					
Matrix Codes ▼		Matrix Codes ▼				Matrix Codes ▼						
Matrix Codes ▼		Matrix Codes ▼				Matrix Codes ▼						
<b>Program Year 1</b>	<b>Fund Source:</b> ▼		<b>Proposed Amt.</b>				<b>Fund Source:</b> ▼		<b>Proposed Amt.</b>			
			<b>Actual Amount</b>						<b>Actual Amount</b>			
	<b>Fund Source:</b> ▼		<b>Proposed Amt.</b>				<b>Fund Source:</b> ▼		<b>Proposed Amt.</b>			
			<b>Actual Amount</b>						<b>Actual Amount</b>			
	<b>Accompl. Type:</b> ▼		<b>Proposed Units</b>				<b>Accompl. Type:</b> ▼		<b>Proposed Units</b>			
			<b>Actual Units</b>						<b>Actual Units</b>			
<b>Program Year 2</b>	<b>Fund Source:</b> ▼		<b>Proposed Amt.</b>				<b>Fund Source:</b> ▼		<b>Proposed Amt.</b>			
			<b>Actual Amount</b>						<b>Actual Amount</b>			



Program Year	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 3	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 4	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 5	CDBG ▼	Proposed Amt.	\$ 5,000.00	Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	



Household Income > 30 to <= 50% MFI										50 to <= 80% MFI											
Renter	Small Related	Household Income > 30 to <= 50% MFI										Renter	Small Related	50 to <= 80% MFI							
		NUMBER OF HOUSEHOLDS	100%	1134	34	34	34	34	34	34	34			NUMBER OF HOUSEHOLDS	100%	1134	34	34	34	34	34
Renter	Small Related	With Any Housing Problems	71.8	814	59	34	34	34	34	34	34	Renter	Small Related	With Any Housing Problems	71.8	814	59	34	34	34	34
		Cost Burden > 30%	65.7	745										Cost Burden > 30%	65.7	745					
		Cost Burden > 50%	13.7	155										Cost Burden > 50%	13.7	155					
Owner	Small Related	With Any Housing Problems	100%	330								Owner	Small Related	With Any Housing Problems	100%	330					
		Cost Burden > 30%	59.1	195										Cost Burden > 30%	59.1	195					
		Cost Burden > 50%	4.5	15										Cost Burden > 50%	4.5	15					
Renter	Large Related	With Any Housing Problems	66.6	590	13	7	7	7	7	7	7	Renter	Large Related	With Any Housing Problems	66.6	590	13	7	7	7	7
		Cost Burden > 30%	58.6	590										Cost Burden > 30%	58.6	590					
		Cost Burden > 50%	20.3	175										Cost Burden > 50%	20.3	175					
Owner	Large Related	With Any Housing Problems	100%	1733								Owner	Large Related	With Any Housing Problems	100%	1733					
		Cost Burden > 30%	27.9	484	30	20	20	20	20	20	20			Cost Burden > 30%	27.9	484	30	20	20	20	20
		Cost Burden > 50%	12.1	210										Cost Burden > 50%	12.1	210					
Renter	Small Related	With Any Housing Problems	70.1	538	24	23	23	23	23	23	23	Renter	Small Related	With Any Housing Problems	70.1	538	24	23	23	23	23
		Cost Burden > 30%	70.1	538										Cost Burden > 30%	70.1	538					
		Cost Burden > 50%	22.5	173										Cost Burden > 50%	22.5	173					
Owner	Small Related	With Any Housing Problems	100%	194								Owner	Small Related	With Any Housing Problems	100%	194					
		Cost Burden > 30%	63.9	124	11	11	11	11	11	11	11			Cost Burden > 30%	63.9	124	11	11	11	11	11
		Cost Burden > 50%	14.9	29										Cost Burden > 50%	14.9	29					
Renter	Large Related	With Any Housing Problems	60.3	228	10	10	10	10	10	10	10	Renter	Large Related	With Any Housing Problems	60.3	228	10	10	10	10	10
		Cost Burden > 30%	60.3	228										Cost Burden > 30%	60.3	228					
		Cost Burden > 50%	31.7	120										Cost Burden > 50%	31.7	120					
Owner	Large Related	With Any Housing Problems	100%	550								Owner	Large Related	With Any Housing Problems	100%	550					
		Cost Burden > 30%	50.9	270	17	1	1	1	1	1	1			Cost Burden > 30%	50.9	270	17	1	1	1	1
		Cost Burden > 50%	11.3	60										Cost Burden > 50%	11.3	60					
Renter	Small Related	With Any Housing Problems	23.6	289	73	49	49	49	49	49	49	Renter	Small Related	With Any Housing Problems	23.6	289	73	49	49	49	49
		Cost Burden > 30%	18.0	220										Cost Burden > 30%	18.0	220					
		Cost Burden > 50%	0.8	10										Cost Burden > 50%	0.8	10					
Owner	Small Related	With Any Housing Problems	100%	393								Owner	Small Related	With Any Housing Problems	100%	393					
		Cost Burden > 30%	59.2	154	7	7	7	7	7	7	7			Cost Burden > 30%	59.2	154	7	7	7	7	7
		Cost Burden > 50%	11.5	45										Cost Burden > 50%	11.5	45					
Renter	Large Related	With Any Housing Problems	10.0	0								Renter	Large Related	With Any Housing Problems	10.0	0					
		Cost Burden > 30%	100%	1454										Cost Burden > 30%	100%	1454					
		Cost Burden > 50%	25.1	379	34	33	33	33	33	33	33			Cost Burden > 50%	25.1	379	34	33	33	33	33
Owner	Large Related	With Any Housing Problems	25.8	375								Owner	Large Related	With Any Housing Problems	25.8	375					
		Cost Burden > 30%												Cost Burden > 30%							
		Cost Burden > 50%												Cost Burden > 50%							



CPMP Version 1.3

Housing Needs Table

Housing Needs - Comprehensive Housing Affordability Strategy (CHAS) Data Housing Problems

Grantee: City of Mishawaka

Only complete blue sections. Do NOT type in sections other than blue.

Household Income  $\leq$  30% MFI

Owner

Current % of Households

Current Number of Households

3-5 Year Quantities

Year 1

Year 2

Year 3

Year 4

Year 5

Multi-Year

Goal

Actual

% Goal

Priority Need?

Plan. In Fund?

Fund. Source

Households with a Disabled Member

Disproportionate Socially Disadvantaged Minority

# of Households in lead-Hazard Housing

Total Low Income, HUD/ABS Population

NUMBER OF HOUSEHOLDS:

Any housing problems

Cost Burden  $\geq$  30%

Cost Burden  $>$  50%

NUMBER OF HOUSEHOLDS:

With Any Housing Problems

Cost Burden  $\geq$  30%

Cost Burden  $>$  50%

NUMBER OF HOUSEHOLDS:

With Any Housing Problems

Cost Burden  $\geq$  30%

Cost Burden  $>$  50%

NUMBER OF HOUSEHOLDS:

With Any Housing Problems

Cost Burden  $\geq$  30%

Cost Burden  $>$  50%

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Cost Burden  $\geq$  30%

Cost Burden  $>$  50%

NUMBER OF HOUSEHOLDS:

With Any Housing Problems

Cost Burden  $\geq$  30%

Cost Burden  $>$  50%

NUMBER OF HOUSEHOLDS:

With Any Housing Problems

Cost Burden  $\geq$  30%

Cost Burden  $>$  50%

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NUMBER OF HOUSEHOLDS:

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Household Income > 30 to <=50% MFI										50 to <=80% MFI										
Renter	Small Related	Household Income > 30 to <=50% MFI										Elderly	50 to <=80% MFI							
		NUMBER OF HOUSEHOLDS	100%	420									NUMBER OF HOUSEHOLDS	100%	369					
Renter	Small Related	With Any Housing Problems	65.5	275								Elderly	With Any Housing Problems	65.5	275					
		Cost Burden > 30%	63.1	265									Cost Burden > 30%	63.1	265					
		Cost Burden > 50%	18.2	76									Cost Burden > 50%	18.2	76					
		NUMBER OF HOUSEHOLDS	100%	35									NUMBER OF HOUSEHOLDS	100%	35					
Owner	Small Related	With Any Housing Problems	100.0	35								Elderly	With Any Housing Problems	100.0	35					
		Cost Burden > 30%	28.6	10									Cost Burden > 30%	28.6	10					
		Cost Burden > 50%	0.0	0									Cost Burden > 50%	0.0	0					
		NUMBER OF HOUSEHOLDS	100%	444									NUMBER OF HOUSEHOLDS	100%	444					
Renter	Large Related	With Any Housing Problems	73.0	324								Elderly	With Any Housing Problems	73.0	324					
		Cost Burden > 30%	72.1	320									Cost Burden > 30%	72.1	320					
		Cost Burden > 50%	15.8	70									Cost Burden > 50%	15.8	70					
		NUMBER OF HOUSEHOLDS	100%	814									NUMBER OF HOUSEHOLDS	100%	814					
Owner	Large Related	With Any Housing Problems	26.9	219	5							Elderly	With Any Housing Problems	26.9	219	5				
		Cost Burden > 30%	25.7	209									Cost Burden > 30%	25.7	209					
		Cost Burden > 50%	7.2	59									Cost Burden > 50%	7.2	59					
		NUMBER OF HOUSEHOLDS	100%	285									NUMBER OF HOUSEHOLDS	100%	285					
Renter	Small Related	With Any Housing Problems	66.7	190								Elderly	With Any Housing Problems	66.7	190					
		Cost Burden > 30%	66.7	190									Cost Burden > 30%	66.7	190					
		Cost Burden > 50%	24.6	70									Cost Burden > 50%	24.6	70					
		NUMBER OF HOUSEHOLDS	100%	100									NUMBER OF HOUSEHOLDS	100%	100					
Owner	Large Related	With Any Housing Problems	50.0	6								Elderly	With Any Housing Problems	50.0	6					
		Cost Burden > 30%	5.0	5									Cost Burden > 30%	5.0	5					
		Cost Burden > 50%	2.0	2									Cost Burden > 50%	2.0	2					
		NUMBER OF HOUSEHOLDS	100%	124									NUMBER OF HOUSEHOLDS	100%	124					
Renter	Small Related	With Any Housing Problems	51.6	64								Elderly	With Any Housing Problems	51.6	64					
		Cost Burden > 30%	51.6	64									Cost Burden > 30%	51.6	64					
		Cost Burden > 50%	11.3	14									Cost Burden > 50%	11.3	14					
		NUMBER OF HOUSEHOLDS	100%	369									NUMBER OF HOUSEHOLDS	100%	369					
Owner	Large Related	With Any Housing Problems	22.8	84	4							Elderly	With Any Housing Problems	22.8	84	4				
		Cost Burden > 30%	22.8	84									Cost Burden > 30%	22.8	84					
		Cost Burden > 50%	10.8	40									Cost Burden > 50%	10.8	40					
		NUMBER OF HOUSEHOLDS	100%	718									NUMBER OF HOUSEHOLDS	100%	718					
Renter	Small Related	With Any Housing Problems	17.8	128								Elderly	With Any Housing Problems	17.8	128					
		Cost Burden > 30%	13.6	98									Cost Burden > 30%	13.6	98					
		Cost Burden > 50%	6.0	43									Cost Burden > 50%	6.0	43					
		NUMBER OF HOUSEHOLDS	100%	114									NUMBER OF HOUSEHOLDS	100%	114					
Owner	Large Related	With Any Housing Problems	38.6	44								Elderly	With Any Housing Problems	38.6	44					
		Cost Burden > 30%	12.3	14									Cost Burden > 30%	12.3	14					
		Cost Burden > 50%	0.0	0									Cost Burden > 50%	0.0	0					
		NUMBER OF HOUSEHOLDS	100%	1024									NUMBER OF HOUSEHOLDS	100%	1024					
Renter	Small Related	With Any Housing Problems	35.0	369								Elderly	With Any Housing Problems	35.0	369					
		Cost Burden > 30%	35.6	365									Cost Burden > 30%	35.6	365					
		NUMBER OF HOUSEHOLDS	100%	1024									NUMBER OF HOUSEHOLDS	100%	1024					
		With Any Housing Problems	35.6	365									With Any Housing Problems	35.6	365					





Housing Needs Table		Grantee: St. Joseph County (including South Bend and Mishawaka)														Households with a Disabled Member		Disproportionately High % of Housing with Lead-based Paint		Total Low Income, HUD/ALHS Population			
Housing Needs - Comprehensive Housing Affordability Strategy (CHAS) Data Housing Problems		Only complete blue sections. Do NOT type in sections other than blue.														Priority Need?		Plan to Fund?		% HSHLD		# HSHLD	
		Current % of Households	Current Number of Households	3-5 Year Quantities										Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal
				Year 1	Year 2	Year 3	Year 4*	Year 5*	Year 6*	Year 7*	Year 8*	Year 9*	Year 10*										
Household Income <=30% MFI	Elderly	NUMBER OF HOUSEHOLDS	100%	3455																			
		Any housing problems	52.2	760	23	5	5	5															
		Cost Burden > 30%	51.5	749																			
		Cost Burden > 50%	31.3	455																			
		With Any Housing Problems	73.8	1749	24	11	11	11															
	Small Related	Cost Burden > 30%	71.7	1699																			
		Cost Burden > 50%	56.5	1339																			
		NUMBER OF HOUSEHOLDS	100%	484																			
		With Any Housing Problems	85.5	414	5	4	4	4															
		Cost Burden > 30%	77.3	374																			
Owner	Elderly	Cost Burden > 50%	69.0	334																			
		With Any Housing Problems	70.7	1580	18	11	11	11															
		Cost Burden > 30%	70.0	1565																			
		Cost Burden > 50%	57.5	1285																			
		NUMBER OF HOUSEHOLDS	100%	2092																			
	Small Related	With Any Housing Problems	54.9	1149	30	16	16	16															
		Cost Burden > 30%	54.9	1149																			
		Cost Burden > 50%	30.5	638																			
		With Any Housing Problems	75.9	680	14	14	14	14															
		Cost Burden > 30%	74.1	645																			
All other hshld	Elderly	Cost Burden > 50%	54.0	470																			
		With Any Housing Problems	100%	870																			
		Cost Burden > 30%	75.9	680	14	14	14	14															
		Cost Burden > 50%	54.0	470																			
		NUMBER OF HOUSEHOLDS	100%	229																			
	Small Related	With Any Housing Problems	82.5	189	6	6	6	6															
		Cost Burden > 30%	76.0	174																			
		Cost Burden > 50%	54.6	125																			
		With Any Housing Problems	100%	765																			
		Cost Burden > 30%	85.4	500	10	9	9	9															
All other hshld	Elderly	Cost Burden > 50%	50.3	385																			
		With Any Housing Problems	100%	1329																			
		Cost Burden > 30%	58.2	773	33	9	9	9															
		Cost Burden > 50%	27.8	369																			
		NUMBER OF HOUSEHOLDS	100%	1350																			
	Small Related	With Any Housing Problems	58.2	773	33	9	9	9															
		Cost Burden > 30%	57.9	769																			
		Cost Burden > 50%	27.8	369																			
		With Any Housing Problems	100%	1350																			
		Cost Burden > 30%	58.2	773	33	9	9	9															



Household Income > 30 to <= 50% MFI														50 to <= 80% MFI													
Renter							Owner							Renter							Owner						
Small Related							Elderly							Small Related							Elderly						
Large Related							Small Related							Large Related							Small Related						
All other hshld							All other hshld							All other hshld							All other hshld						
With Any Housing Problems							With Any Housing Problems							With Any Housing Problems							With Any Housing Problems						
Cost Burden > 30%							Cost Burden > 30%							Cost Burden > 30%							Cost Burden > 30%						
Cost Burden > 50%							Cost Burden > 50%							Cost Burden > 50%							Cost Burden > 50%						
No							Yes*							No							Yes*						
100%							100%							100%							100%						
1754							1754							1754							1754						
1214							1214							1214							1214						
69.2							69.2							69.2							69.2						
64.7							64.7							64.7							64.7						
11.7							11.7							11.7							11.7						
205							205							205							205						
100%							100%							100%							100%						
420							420							420							420						
76.2							76.2							76.2							76.2						
320							320							320							320						
245							245							245							245						
58.3							58.3							58.3							58.3						
8.3							8.3							8.3							8.3						
35							35							35							35						
100%							100%							100%							100%						
1464							1464							1464							1464						
67.6							67.6							67.6							67.6						
990							990							990							990						
13							13							13							13						
7							7							7							7						
100%							100%							100%							100%						
3691							3691							3691							3691						
27.4							27.4							27.4							27.4						
1011							1011							1011							1011						
37							37							37							37						
27.0							27.0							27.0							27.0						
997							997							997							997						
9.7							9.7							9.7							9.7						
358							358							358							358						
100%							100%							100%							100%						
1504							1504							1504							1504						
70.4							70.4							70.4							70.4						
1059							1059							1059							1059						
70.4							70.4							70.4							70.4						
27.2							27.2							27.2							27.2						
409							409							409							409						
100%							100%							100%							100%						
365							365							365							365						
61.6							61.6							61.6							61.6						
225							225							225							225						
13							13							13							13						
175							175							175							175						
47.9							47.9							47.9							47.9						
16.4							16.4							16.4							16.4						
60							60							60							60						
100%							100%							100%							100%						
676							676							676							676						
398							398							398							398						
11							11							11							11						
100%							100%							100%							100%						
1055							1055							1055							1055						
36.0							36.0							36.0							36.0						
380							380							380							380						
36.0							36.0							36.0							36.0						
9.5							9.5							9.5							9.5						
100%							100%							100%							100%						
2304							2304							2304							2304						
23.0							23.0							23.0							23.0						
530							530							530							530						
17.8							17.8							17.8							17.8						
0.8							0.8							0.8							0.8						
18							18							18							18						
100%							100%							100%							100%						
589							589							589							589						
38.9							38.9							38.9							38.9						
229							229							229							229						
7							7							7							7						
10.9							10.9							10.9							10.9						
64							64							64							64						
0							0							0							0						
160%							160%							160%							160%						
2774							2774							2774							2774						
29.0							29.0							29.0							29.0						
804							804							804							804						
28.5							28.5							28.5							28.5						
791							791							791							791						
33							33							33							33						
100%							100%							100%							100%						
419c							419c							419c							419c						
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Household Income > \$15,000	Owner	All Elderly	Small Related	Large Related	All other household	Total 215 Renter	Total 215 Owner	Total 215	Total Disabled	Total Lead Hazard	Total Renters	Total Owners
Cost Burden > 50%		1.6	44									
NUMBER OF HOUSEHOLDS		100%	5480									
With Any Housing Problems		12.8	701	28	18	18	18	18	18	18	18	18
Cost Burden > 30%		12.6	690									
Cost Burden > 50%		3.8	197									
NUMBER OF HOUSEHOLDS		100%	3724									
With Any Housing Problems		36.5	1359	59	44	44	44	44	44	44	44	44
Cost Burden > 30%		33.0	1229									
Cost Burden > 50%		4.3	168									
NUMBER OF HOUSEHOLDS		100%	1310									
With Any Housing Problems		43.5	570	29	15	15	15	15	15	15	15	15
Cost Burden > 30%		27.9	365									
Cost Burden > 50%		3.4	45									
NUMBER OF HOUSEHOLDS		100%	2185									
With Any Housing Problems		41.4	905	10	10	10	10	10	10	10	10	10
Cost Burden > 30%		40.7	889									
Cost Burden > 50%		8.2	179									
Total Any Housing Problem			591	0	389	0	389	0	389	0	389	0
Total 215 Renter												
Total 215 Owner												
Total 215												
Total Disabled										4166		
Total Elderly										4774		
Total Lead Hazard												0
Total Renters										15357		23371
Total Owners										3942		20198

**City of South Bend****Housing Market Analysis***Complete cells in blue.*

	Vacancy Rate	0 & 1 Bedroom	2 Bedrooms	3+ Bedroom	Total	Substandard Units
<b>Housing Stock Inventory</b>						
<b>Affordability Mismatch</b>						
Occupied Units: Renter		5525	6070	4225	15820	
Occupied Units: Owner		941	7628	18419	26988	438
Vacant Units: For Rent	8%	400	574	340	1314	192
Vacant Units: For Sale	3%	55	365	430	850	
Total Units Occupied & Vacant		6921	14637	23414	44972	630
Rents: Applicable FMRs (in \$s)		558	707	907		
<b>Rent Affordable at 30% of 50% of MFI (in \$s)</b>		547	680	785		
<b>Public Housing Units</b>						
Occupied Units		315	152	356	823	0
Vacant Units		7	4	8	19	0
Total Units Occupied & Vacant		322	156	364	842	0
<b>Rehabilitation Needs (in \$s)</b>		7,220,000	3,420,000	8,170,000	18,810,000	

**City of Mishawaka****Housing Market Analysis***Complete cells in blue.*

	Vacancy Rate	0 & 1 Bedroom	2 Bedrooms	3+ Bedroom	Total	Substandard Units
<b>Housing Stock Inventory</b>						
<b>Affordability Mismatch</b>						
Occupied Units: Renter		3690	3874	1198	8762	
Occupied Units: Owner		413	3828	7277	11518	
Vacant Units: For Rent	0%				0	
Vacant Units: For Sale	0%				0	
Total Units Occupied & Vacant		4103	7702	8475	20280	0
Rents: Applicable FMRs (in \$\$)		547	625	721		
<b>Rent Affordable at 30% of 50% of MFI (in \$\$)</b>						
<b>Public Housing Units</b>						
Occupied Units		196	32	69	297	
Vacant Units		1		1	2	
Total Units Occupied & Vacant		197	32	70	299	0
<b>Rehabilitation Needs (in \$\$)</b>					0	

**St. Joseph County (including South Bend and Mishawaka)****Housing Market Analysis**

Complete cells in blue.

	Vacancy Rate	0 & 1 Bedroom	2 Bedrooms	3+ Bedroom	Total	Substandard Units
<b>Housing Stock Inventory</b>						
<b>Affordability Mismatch</b>						
Occupied Units: Renter		10310	11475	6740	28525	
Occupied Units: Owner		1983	16985	53240	72208	753
Vacant Units: For Rent	8%	670	1050	480	2200	426
Vacant Units: For Sale	2%	119	605	895	1619	
Total Units Occupied & Vacant		13082	30115	61355	104552	1179
Rents: Applicable FMRs (in \$s)		558	707	907		
Rent Affordable at 30% of 50% of MFI (in \$s)		547	680	785		
<b>Public Housing Units</b>						
Occupied Units		511	184	425	1120	0
Vacant Units		8	4	9	21	0
Total Units Occupied & Vacant		519	188	434	1141	0
<b>Rehabilitation Needs (in \$s)</b>		7,220,000	3,420,000	8,170,000	18,810,000	

## Continuum of Care Homeless Population and Subpopulations Chart

Part 1: Homeless Population					St. Joseph County							
Sheltered		Un-sheltered		Total	Data Quality							
Emergency	Transitional				(A) administrative records ▼							
1. Homeless Individuals	113	182	0	295								
2. Homeless Families with Children	17	40	0	57								
2a. Persons in Homeless with Children Families	60	115	0	175								
Total (lines 1 + 2a)	173	297	0	470								
Part 2: Homeless Subpopulations					Data Quality							
Sheltered		Un-sheltered		Total	(A) administrative records ▼							
1. Chronically Homeless		60	0	60								
2. Severely Mentally Ill		69	0	69								
3. Chronic Substance Abuse		187	0	187								
4. Veterans		20	0	20								
5. Persons with HIV/AIDS		25	0	25								
6. Victims of Domestic Violence		35	0	35								
7. Youth (Under 18 years of age)		129	0	129								
Part 3: Homeless Needs Table: Individuals					Total							
Needs	Currently Available	Gap	5-Year Quantities					% of Goal	Priority H.M.L.	Plan to Fund? Y N	Find Source: HOPWA, FSG or CDBG, HOME, Other	
			Year 1	Year 2	Year 3	Year 4	Year 5					
Emergency Shelters	0	0	0	0	0	0	0	10	0	18	0	0%
Transitional Housing	0	0	0	0	0	0	0	0	0	0	0	###%
Permanent Supportive Housing	0	0	0	4	0	5	0	10	0	30	0	0%
Total	0	0	0	8	0	0	0	0	0	10	0	0%
Chronically Homeless												

Part 4: Homeless Needs Table: Families		Needs	Currently Available	Gap	5-Year Quantities										Total			Priority H.M. 1	Plan to Fund? Y N	Fund Source: CDBG, HOME, HOPWA, ESG or Other
					Year 1		Year 2		Year 3		Year 4		Year 5		Goal	Actual	% of Goal			
					Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete						
Beds	Emergency Shelters	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
	Transitional Housing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
	Permanent Supportive Housing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			

Completing Part 1: Homeless Population. This must be completed using statistically reliable, unduplicated counts or estimates of homeless persons in sheltered and unsheltered locations at a one-day point in time. The counts must be from: (A) administrative records, (N) enumerations, (S) statistically reliable samples, or (E) estimates. The quality of the data presented in each box must be identified as: (A), (N), (S) or (E).

Completing Part 2: Homeless Subpopulations. This must be completed using statistically reliable, unduplicated counts or estimates of homeless persons in sheltered and unsheltered locations at a one-day point in time. The numbers must be from: (A) administrative records, (N) enumerations, (S) statistically reliable samples, or (E) estimates. The quality of the data presented in each box must be identified as: (A), (N), (S) or (E).

Sheltered Homeless. Count adults, children and youth residing in shelters for the homeless. "Shelters" include all emergency shelters and transitional shelters for the homeless, including domestic violence shelters, residential programs for runaway/homeless youth, and any hotel/motel/apartment voucher arrangements paid by a public/private agency because the person or family is homeless. Do not count: (1) persons who are living doubled up in conventional housing; (2) formerly homeless persons who are residing in Section 8 SRO, Shelter Plus Care, SHP permanent housing or other permanent housing units; (3) children or youth, who because of their own or a parent's homelessness or abandonment, now reside temporarily and for a short anticipated duration in hospitals, residential treatment facilities, emergency foster care, detention facilities and the like; and (4) adults living in mental health facilities, chemical dependency facilities, or criminal justice facilities.

Unsheltered Homeless. Count adults, children and youth sleeping in places not meant for human habitation. Places not meant for human habitation include streets, parks, alleys, parking ramps, parts of the highway system, transportation depots and other parts of transportation systems (e.g. subway tunnels, railroad car), all-night commercial establishments (e.g. movie theaters, laundromats, restaurants), abandoned buildings, building roofs or stairwells, chicken coops and other farm outbuildings, caves, campgrounds, vehicles, and other similar places.

Grantee Name: City of South Bend		3-5 Year Quantities												Total		Priority Need: H, M, L	Plan to Fund? Y N	Fund Source: CDBG, HO
Non-Homeless Special Needs Including HOPWA	Needs	Currently Available	GAP	Year 1		Year 2		Year 3		Year 4*		Year 5*		Goal	Actual			
				Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete					
Housing Needed	52. Elderly	0	0	62	0	17	0	17	0	17	0	17	0	130	0	0%	Y	C, O
	53. Frail Elderly	0	0	28	0	8	0	8	0	8	0	8	0	60	0	0%	Y	C, O
	54. Persons w/ Severe Mental Illness	0	0	6	0	3	0	3	0	3	0	3	0	18	0	0%	Y	H, O
	55. Developmentally Disabled	0	0	6	0	0	0	0	0	0	0	0	0	6	0	0%	Y	O
	56. Physically Disabled	0	0	15	0	10	0	10	0	10	0	10	0	55	0	0%	Y	C, O
	57. Alcohol/Other Drug Addicted	0	0	4	0	1	0	1	0	1	0	1	0	8	0	0%	Y	H, O
	58. Persons w/ HIV/AIDS & their family	0	0	12	0	12	0	12	0	12	0	12	0	60	0	0%	Y	E
	59. Public Housing Residents	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###	N	
	Total	0	0	133	0	51	0	51	0	51	0	51	0	337	0	0%		
Supportive Services Needed	60. Elderly	0	0	263	0	0	0	0	0	0	0	0	0	263	0	0%	Y	C
	61. Frail Elderly	0	0	99	0	0	0	0	0	0	0	0	0	99	0	0%	Y	C
	62. Persons w/ Severe Mental Illness	0	0	50	0	0	0	0	0	0	0	0	0	50	0	0%	Y	C
	63. Developmentally Disabled	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###	N	
	64. Physically Disabled	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###	N	
	65. Alcohol/Other Drug Addicted	0	0	50	0	0	0	0	0	0	0	0	0	50	0	0%	Y	C
	66. Persons w/ HIV/AIDS & their family	0	0	100	0	0	0	0	0	0	0	0	0	100	0	0%	Y	E
	67. Public Housing Residents	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###	N	
	Total	0	0	562	0	0	0	0	0	0	0	0	0	562	0	0%		



Grantee Name: <b>St. Joseph County (excluding South Bend and Mishawaka)</b>														
Non-Homeless Special Needs Including HOPWA	Needs	Currently Available	GAP	3-5 Year Quantities								Total		
				Year 1		Year 2		Year 3		Year 4*		Year 5*		% of Goal
				Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	
52. Elderly	0	0	0	6	0	6	0	6	0	6	0	30	0	0%
53. Frail Elderly	0	0	0	0	0	0	0	0	0	0	0	0	0	####
54. Persons w/ Severe Mental Illness	0	0	0	0	0	0	0	0	0	0	0	0	0	####
55. Developmentally Disabled	0	0	0	0	0	0	0	0	0	0	0	0	0	####
56. Physically Disabled	0	0	0	0	0	0	0	0	0	0	0	0	0	####
57. Alcohol/Other Drug Addicted	0	0	0	0	0	0	0	0	0	0	0	0	0	####
58. Persons w/ HIV/AIDS & their families	0	0	0	0	0	0	0	0	0	0	0	0	0	####
59. Public Housing Residents	0	0	0	0	0	0	0	0	0	0	0	0	0	####
Total	0	0	0	6	0	6	0	6	0	6	0	30	0	0%
Supportive Services Needed														
60. Elderly	0	0	0	0	0	0	0	0	0	0	0	0	0	####
61. Frail Elderly	0	0	0	0	0	0	0	0	0	0	0	0	0	####
62. Persons w/ Severe Mental Illness	0	0	0	0	0	0	0	0	0	0	0	0	0	####
63. Developmentally Disabled	0	0	0	0	0	0	0	0	0	0	0	0	0	####
64. Physically Disabled	0	0	0	0	0	0	0	0	0	0	0	0	0	####
65. Alcohol/Other Drug Addicted	0	0	0	0	0	0	0	0	0	0	0	0	0	####
66. Persons w/ HIV/AIDS & their families	0	0	0	0	0	0	0	0	0	0	0	0	0	####
67. Public Housing Residents	0	0	0	0	0	0	0	0	0	0	0	0	0	####
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	####

Fund Source: CDBG, H

Plan to Fund? Y N

Priority Need: H, M, L

City of South Bend

Only complete blue sections.

Housing and Community Development Activities

Housing and Community Development Activities																		
	Needs	Current	Gap	5-Year Quantities										Priority Need: H, M, L	Dollars to Address	Plan to Fund?	Fund Source	
				Year 1		Year 2		Year 3		Year 4		Year 5						Cumulative
				Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual					
01 Acquisition of Real Property 570.201(a)	0	0	0	18	9	9	9	9	9	9	54	0	0%	H	Y	C, H, O		
02 Disposition 570.201(b)	0	0	0	3	3	3	3	3	3	3	15	0	0%	H	Y	H		
03 Public Facilities and Improvements (General) 570.201(c)	0	0	0	2							2	0	0%	H	Y	C, O		
03A Senior Centers 570.201(c)	0	0	0								0	0	####					
03B Handicapped Centers 570.201(c)	0	0	0								0	0	####					
03C Homeless Facilities (not operating costs) 570.201(c)	0	0	0	1							1	0	0%	H	Y	C		
03D Youth Centers 570.201(c)	0	0	0								0	0	####					
03E Neighborhood Facilities 570.201(c)	0	0	0	1							1	0	0%	M	Y	C		
03F Parks, Recreational Facilities 570.201(c)	0	0	0								0	0	####					
03G Parking Facilities 570.201(c)	0	0	0								0	0	####					
03H Solid Waste Disposal Improvements 570.201(c)	0	0	0								0	0	####					
03I Flood Drain Improvements 570.201(c)	0	0	0								0	0	####					
03J Water/Sewer Improvements 570.201(c)	0	0	0								0	0	####					
03K Street Improvements 570.201(c)	0	0	0	1							1	0	0%	M	Y	C		
03L Sidewalks 570.201(c)	0	0	0								0	0	####					
03M Child Care Centers 570.201(c)	0	0	0								0	0	####					
03N Tree Planting 570.201(c)	0	0	0								0	0	####					
03O Fire Stations/Equipment 570.201(c)	0	0	0								0	0	####					
03P Health Facilities 570.201(c)	0	0	0								0	0	####					
03Q Abused and Neglected Children Facilities 570.201(c)	0	0	0								0	0	####					
03R Asbestos Removal 570.201(c)	0	0	0								0	0	####					
03S Facilities for AIDS Patients (not operating costs) 570.201(c)	0	0	0								0	0	####					
03T Operating Costs of Homeless/AIDS Patients Programs	0	0	0	1	1	1	1	1	1	1	5	0	0%	M	Y	E, C, O		
04 Clearance and Demolition 570.201(d)	0	0	0	74	10	10	10	10	10	10	114	0	0%	H	Y	C, O		
04A Clean-up of Contaminated Sites 570.201(d)	0	0	0								##	0	0%	M	Y	C, O		
05 Public Services (General) 570.201(e)	0	0	0	9350	6000	6000	6000	6000	6000	6000	362	0	0%	M	Y	C		
05A Senior Services 570.201(e)	0	0	0	362							0	0	####					
05B Handicapped Services 570.201(e)	0	0	0								0	0	####					
05C Legal Services 570.201(e)	0	0	0								0	0	####					
05D Youth Services 570.201(e)	0	0	0	925	115	115	115	115	115	115	1385	0	0%	M	Y	C, O		
05E Transportation Services 570.201(e)	0	0	0	35	35	35	35	35	35	35	175	0	0%	M	Y	E		
05F Substance Abuse Services 570.201(e)	0	0	0	50							50	0	0%	M	Y	C		
05G Battered and Abused Spouses 570.201(e)	0	0	0	385	335	335	335	335	335	335	1725	0	0%	M	Y	C, E		
05H Employment Training 570.201(e)	0	0	0								0	0	####					
05I Crime Awareness 570.201(e)	0	0	0	430	430	430	430	430	430	430	2150	0	0%	M	Y	C		
05J Fair Housing Activities (if CDBG, then subject to 570.201(e))	0	0	0								0	0	####					
05K Tenant/Landlord Counseling 570.201(e)	0	0	0								0	0	####					
05L Child Care Services 570.201(e)	0	0	0	1000							1000	0	0%	M	Y	C		
05M Health Services 570.201(e)	0	0	0								0	0	####					
05N Abused and Neglected Children 570.201(e)	0	0	0	50							50	0	0%	M	Y	C		
05O Mental Health Services 570.201(e)	0	0	0	50							0	0	####					
05P Screening for Lead-Based Paint/Lead Hazards Poison 570.201(e)	0	0	0								0	0	####					
05Q Substance Payments 570.204	0	0	0								0	0	####					
05R Homeownership Assistance (not direct) 570.204	0	0	0								0	0	####					
05S Rental Housing Subsidies (if HOME, not part of 5% Admin c	0	0	0	663	59	59	59	59	59	59	899	0	0%	M	Y	H, E, O		
05T Security Deposits (if HOME, not part of 5% Admin c	0	0	0	350							350	0	0%	M	Y	O		
06 Interim Assistance 570.201(f)	0	0	0								0	0	####					
07 Urban Renewal Completion 570.201(h)	0	0	0								0	0	####					
08 Relocation 570.201(i)	0	0	0	1							1	0	0%	M	Y	C		

Public Services

CommunityDev





City of Mishawaka													
Only complete blue sections.													
Housing and Community Development Activities	Needs	Current	Gap	5-Year Quantities									
				Year 1		Year 2		Year 3		Year 4		Year 5	
				Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual
01 Acquisition of Real Property 570.201(a)	17	2	15	3		3		3		3		3	
02 Disposition 570.201(b)	0	0	0										
03 Public Facilities and Improvements (General) 570.201(c)	0	0	0										
03A Senior Centers 570.201(c)	0	0	0										
03B Handicapped Centers 570.201(c)	0	0	0										
03C Homeless Facilities (not operating costs) 570.201(c)	0	0	0										
03D Youth Centers 570.201(c)	0	0	0										
03E Neighborhood Facilities 570.201(c)	0	0	0										
03F Parks, Recreational Facilities 570.201(c)	0	0	0										
03G Parking Facilities 570.201(c)	0	0	0										
03H Solid Waste Disposal Improvements 570.201(c)	0	0	0										
03I Flood Drain Improvements 570.201(c)	0	0	0										
03J Water/Sewer Improvements 570.201(c)	4000	1600	2400	1600		200		200		200		200	
03K Street Improvements 570.201(c)	8000	3200	4800	3200		400		400		400		400	
03L Sidewalks 570.201(c)	0	0	0										
03M Child Care Centers 570.201(c)	0	0	0										
03N Tree Planting 570.201(c)	0	0	0										
03O Fire Stations/Equipment 570.201(c)	0	0	0										
03P Health Facilities 570.201(c)	0	0	0										
03Q Abused and Neglected Children Facilities 570.201(c)	0	0	0										
03R Abuse Removal 570.201(c)	0	0	0										
03S Facilities for AIDS Patients (not operating costs) 570.201(c)	0	0	0										
03T Operating Costs of Homeless/AIDS Patients Programs	0	0	0										
04 Clearance and Demolition 570.201(d)	12	2	10	2		2		2		2		2	
04A Clean-up of Contaminated Sites 570.201(d)	0	0	0										
05 Public Services (General) 570.201(e)	15000	2500	12500	2500		2500		2500		2500		2500	
05A Senior Services 570.201(e)	6000	1000	5000	1000		1000		1000		1000		1000	
05B Handicapped Services 570.201(e)	0	0	0										
05C Legal Services 570.201(e)	12000	2000	10000	2000		2000		2000		2000		2000	
05D Youth Services 570.201(e)	0	0	0										
05E Transportation Services 570.201(e)	0	0	0										
05F Substance Abuse Services 570.201(e)	0	0	0										
05G Battered and Abused Spouses 570.201(e)	0	0	0										
05H Employment Training 570.201(e)	0	0	0										
05I Crime Awareness 570.201(e)	0	0	0										
05J Fair Housing Activities (if CDAG, then subject to 570.201(e))	0	0	0										
05K Tenant/Landlord Counseling 570.201(e)	0	0	0										
05L Child Care Services 570.201(e)	0	0	0										
05M Health Services 570.201(e)	0	0	0										
05N Abused and Neglected Children 570.201(e)	0	0	0										
05O Mental Health Services 570.201(e)	0	0	0										
05P Screening for Lead-Based Paint/Lead Hazards Poison 570.20	0	0	0										
05Q Substance Payments 570.204	0	0	0										
05R Homeownership Assistance (not direct) 570.204	18	3	15	3		3		3		3		3	
05S Rental Housing Subsidies (if HOME, not part of 5% 570.204	0	0	0										
05T Security Deposits (if HOME, not part of 5% Admin c	0	0	0										
06 Interim Assistance 570.201(f)	0	0	0										
07 Urban Renewal Completion 570.201(h)	0	0	0										
08 Relocation 570.201(i)	0	0	0										







St. Joseph County (excluding South Bend and Mishawaka)													
Housing and Community Development Activities	Needs	Current	Gap	5-Year Quantities									
				Year 1		Year 2		Year 3		Year 4		Year 5	
				Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Cumulative
01 Acquisition of Real Property 570.201(a)	0	0	0										
02 Disposition 570.201(b)	0	0	0										
03 Public Facilities and Improvements (General) 570.201(c)	0	0	0										
03A Senior Centers 570.201(c)	0	0	0										
03B Handicapped Centers 570.201(c)	0	0	0										
03C Homeless Facilities (not operating costs) 570.201(c)	0	0	0										
03D Youth Centers 570.201(c)	0	0	0										
03E Neighborhood Facilities 570.201(c)	0	0	0										
03F Parks, Recreational Facilities 570.201(c)	0	0	0										
03G Parking Facilities 570.201(c)	0	0	0										
03H Solid Waste Disposal Improvements 570.201(c)	0	0	0										
03I Flood Drain Improvements 570.201(c)	0	0	0										
03J Water/Sewer Improvements 570.201(c)	0	0	0										
03K Street Improvements 570.201(c)	0	0	0										
03L Sidewalks 570.201(c)	0	0	0										
03M Child Care Centers 570.201(c)	0	0	0										
03N Tree Planting 570.201(c)	0	0	0										
03O Fire Stations/Equipment 570.201(c)	0	0	0										
03P Health Facilities 570.201(c)	0	0	0										
03Q Abused and Neglected Children Facilities 570.201(c)	0	0	0										
03R Abuse Removal 570.201(c)	0	0	0										
03S Facilities for AIDS Patients (not operating costs) 570.201(c)	0	0	0										
03T Operating Costs of Homeless/AIDS Patients Programs	0	0	0										
04 Clearance and Demolition 570.201(d)	0	0	0										
04A Clean-up of Contaminated Sites 570.201(d)	0	0	0										
05 Public Services (General) 570.201(e)	0	0	0										
05A Senior Services 570.201(e)	0	0	0										
05B Handicapped Services 570.201(e)	0	0	0										
05C Legal Services 570.201(e)	0	0	0										
05D Youth Services 570.201(e)	0	0	0										
05E Transportation Services 570.201(e)	0	0	0										
05F Substance Abuse Services 570.201(e)	0	0	0										
05G Battered and Abused Spouses 570.201(e)	0	0	0										
05H Employment Training 570.201(e)	0	0	0										
05I Crime Awareness 570.201(e)	0	0	0										
05J Fair Housing Activities (if HUD, then subject to 570.201(e))	0	0	0										
05K Tenant/Landlord Counseling 570.201(e)	0	0	0										
05L Child Care Services 570.201(e)	0	0	0										
05M Health Services 570.201(e)	0	0	0										
05N Abused and Neglected Children 570.201(e)	0	0	0										
05O Mental Health Services 570.201(e)	0	0	0										
05P Screening for Lead-Based Paint/Lead Hazards Poison 570.201	0	0	0										
05Q Substance Abuse Services 570.201	0	0	0										
05R Homeownership Assistance (not direct) 570.204	0	0	0										
05S Rental Housing Subsidies (if HOME, not part of 5% 570.204	0	0	0										
05T Security Deposits (if HOME, not part of 5% Admin c	0	0	0										
06 Interim Assistance 570.201(f)	0	0	0										
07 Urban Renewal Completion 570.201(h)	0	0	0										
08 Relocation 570.201(i)	0	0	0										

Public Services







## Appendix B

Insert comments from 30-day public comment period here...